



Please complete Application form in full in black or blue pen using CAPITAL 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

8846294

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

Mr Bryce Whitaker

working in association with ('Aggregator')

Australian Finance Group Ltd (AFG)

Sharing and handling your personal information

If you go ahead with this application, NAB may exchange your personal information with credit reporting bodies and others and get information about you from them to help assess your credit worthiness. Your consent is not required for NAB to request consumer credit information from the credit reporting bodies in relation to a consumer credit application. Credit reporting bodies make a record of credit information requests and this data may be used and disclosed for the purpose of assessing credit worthiness, including in relation to calculating credit scores and credit ratings. For example, making multiple credit applications over a short period of time could have a negative effect on your credit score. If you open a credit account with NAB, they may disclose information about this to credit reporting bodies, including: the date the account is opened (and closed), the account type and credit limit, your repayment history, any temporary or permanent hardship arrangements; and any defaults or serious credit infringements. Information provided to a credit reporting body may be included in reports that the credit reporting body gives other organisations (such as other lenders) to help them 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.

IMPORTANT: If you don't understand or agree with the details shown on this form, please contact your Broker/ NAB Banker before signing this form.

By signing below, I acknowledge and agree as follows:

Important NAB package information

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

Applicant 1

I want a NAB Classic Banking account	<input checked="" type="checkbox"/>
I want the NAB Classic Banking account to offset my home loan account	<input checked="" type="checkbox"/>
I want a NAB Visa Debit Card (only select if you have requested a NAB Classic Banking account)	<input checked="" type="checkbox"/>
I want to receive a SMS and email with my/our NAB Classic Banking account details when my/our account is opened	<input checked="" type="checkbox"/>

Applicant 2

I want a joint NAB Classic Banking account (with Applicant 1)	<input checked="" type="checkbox"/>
I want the NAB Classic Banking account to offset my home loan account	<input checked="" type="checkbox"/>
I want a NAB Visa Debit Card (only select if you have requested a joint NAB Classic Banking account with Applicant 1)	<input checked="" type="checkbox"/>
I want to receive a SMS and email with our NAB Classic Banking account details when our account is opened	<input checked="" type="checkbox"/>

- The Personal Transaction and Savings Products Terms and Conditions for the NAB Classic Banking account with a NAB Visa Debit Card will be provided with your home loan documents.

Shortfall of funds to complete settlement of purchase, refinance or restructure of existing loans with NAB

Debit account for shortfall funds:

If additional funds are required to complete a purchase, refinance settlement or payout existing NAB accounts (shortfall funds), it is preferable if NAB can draw these funds from your new or existing NAB account. If you would like us to do this, please select from the following options:

Option A ☒ As I/we do not hold an account with NAB use my/our new NAB Classic Banking account that I/we've requested to be opened with my/our application

Option B ☐ Use my/our existing NAB account: **(This must be a NAB transaction account but cannot be a NAB iSaver account)**

Account Name

BSB (6 digits)

Account Number

By selecting one of the above options, you authorise NAB to place a hold on the shortfall funds in the NAB account up to 2 business days prior to the settlement day. This means that for the hold period, you will only be able to access funds that are surplus to the shortfall.

Note: You acknowledge that if you do not nominate a NAB account for the shortfall funds and/or do not authorise NAB to place a hold on the shortfall amount, then you must make other arrangements to ensure that any shortfall amount is available on the scheduled settlement day. Failure to do so may result in delays to settlement and/or other financial and non-financial costs/penalties.

Surplus funds following disbursement of loan amount

I/we authorise NAB to apply any surplus funds as follows (please choose one option only)

Option A ☐ By crediting my/our account:

Account Name

BSB (6 digits)

Account Number

Option B ☐ Leave any surplus funds in the loan account

Option C ☒ By crediting my/our new NAB Classic Banking account that we've requested with this application

Direct Debit Request

For each NAB loan described below (being applied for as part of this application), I/we request and authorise National Australia Bank Limited (Debit User Identification Number 244344) to debit, through the Bulk Electronic Clearing System, my/our specified Nominated Account with any amount NAB may charge me/us under the loan (such as my/our scheduled repayments and any overdue amounts), as and when those amounts become due subject to the terms and conditions of the Direct Debit Request Service Agreement (see below). I/We acknowledge that you can amend the amount drawn under this authority in accordance with clause 2 of the Direct Debit Request Service Agreement.

My/our loan

Tailored Home Loan, Variable, Principal & Interest, \$724,229

My/our Nominated Account

Option A ☐ Use my/our existing account:

Financial Institution

BSB (6 digits)

Account Number

Option B ☒ Use my/our new NAB Classic Banking account that I/we've requested to be opened with my/our application

By completing this Direct Debit Request and signing this form, I/we acknowledge having read and agreed to the terms and conditions governing the debit arrangements between me/us and NAB as set out in this Request and in my/our Direct Debit Request Service Agreement. If the Nominated Account is a joint account, all signatories to that account must sign. If the Nominated Account is a company account, sign and print full name and capacity for signing (e.g. director) below.

Co-borrowers

- Where there is more than one borrower, under the Banking Code of Practice, NAB is required to check if each individual borrower is receiving a substantial benefit from the loan.
- NAB has determined that there will be a substantial benefit when an applicant will use at least 25% of the loan funds (or if there are more than 4 co-borrowers, an equal share of the loan funds).

Loan	Amount	Increase Amount
Tailored Home Loan, Variable	\$724,228.76	\$383,054.83

Applicant 1:
Paul Mithen

I confirm the following information is correct:

- My Broker/ NAB Banker has explained 'substantial benefit' to me and what this means in my circumstances.
- Based on information provided by me, my Broker/ NAB Banker has concluded whether I have a substantial benefit as set out below:

☒ **I will use at least 25%** (or if there are more than 4 co-borrowers, an equal share) of the loan funds to:

- ☐ Purchase or improve an asset in my name
- ☒ Refinance debts or other obligations held in my name
- ☐ Other - Personal use:

☐ **I will not have use of at least 25%** (or if there are more than 4 co-borrowers, an equal share) of the loan funds

Applicant 2:
Erin Mithen

I confirm the following information is correct:

- My Broker/ NAB Banker has explained 'substantial benefit' to me and what this means in my circumstances.
- Based on information provided by me, my Broker/ NAB Banker has concluded whether I have a substantial benefit as set out below:

☒ **I will use at least 25%** (or if there are more than 4 co-borrowers, an equal share) of the loan funds to:

- ☐ Purchase or improve an asset in my name
- ☒ Refinance debts or other obligations held in my name
- ☐ Other - Personal use:

☐ **I will not have use of at least 25%** (or if there are more than 4 co-borrowers, an equal share) of the loan funds

Loan	Amount	Increase Amount
Tailored Home Loan, Variable	\$180,000.00	\$180,000.00

Applicant 1:
Paul Mithen

I confirm the following information is correct:

- My Broker/ NAB Banker has explained 'substantial benefit' to me and what this means in my circumstances.
- Based on information provided by me, my Broker/ NAB Banker has concluded whether I have a substantial benefit as set out below:

☐ **I will use at least 25%** (or if there are more than 4 co-borrowers, an equal share) of the loan funds to:

- ☐ Purchase or improve an asset in my name
- ☐ Refinance debts or other obligations held in my name
- ☐ Other - Personal use:

☐ **I will not have use of at least 25%** (or if there are more than 4 co-borrowers, an equal share) of the loan funds

Applicant 2:
Erin Mithen

I confirm the following information is correct:

- My Broker/ NAB Banker has explained 'substantial benefit' to me and what this means in my circumstances.
- Based on information provided by me, my Broker/ NAB Banker has concluded whether I have a substantial benefit as set out below:

☐ **I will use at least 25%** (or if there are more than 4 co-borrowers, an equal share) of the loan funds to:

- ☐ Purchase or improve an asset in my name
- ☐ Refinance debts or other obligations held in my name
- ☐ Other - Personal use:

☐ **I will not have use of at least 25%** (or if there are more than 4 co-borrowers, an equal share) of the loan funds

In all cases where you are a co-borrower, it is important that you understand the following:

- As a co-borrower, you may have to repay the entire loan amount owing yourself.
- NAB does not have to ask any other co-borrower to repay before NAB asks you, or at the same time that NAB asks you. This is because as a co-borrower, you and the other co-borrower are each individually responsible for the loan repayments.
- If there is a problem with repayment of the loan, NAB may pursue all co-borrowers or any one of you individually for the amount owing.
- In applying as a co-borrower, you and the other co-borrower have asked us to assess the loan application on the basis that your joint incomes will service the loan.

At any point in time, up until funds have been provided, you may contact your Broker's Representative to advise us if you no longer wish to proceed, wish to change your loan structure or if your proposed use of the loan funds changes before the loan is made.

Important information, if you were a guarantor:

A guarantor is someone who promises to repay money that is owed to us under a loan, if for some reason the borrower

doesn't.

- If you were a guarantor instead of a borrower, we may be required to take steps against the borrower before we can enforce mortgages given by you or judgements against you.
- A guarantor may be able to limit their liability in accordance with the Banking Code of Practice and legislation. A guarantor may also be able to ask for a contribution from the borrower/s and from other guarantors. The Banking Code of Practice and the law generally provides other protections to guarantors that will not apply to you as a borrower.

For more information about considering becoming a guarantor, you can access our guarantor information sheet which can be found on nab.com.au

Making this decision:

We recommend that you obtain independent legal and financial advice about your obligation as a co-borrower or guarantor, and:

- You provide your adviser with [Becoming a co-borrower](#) and [Becoming a guarantor](#) information sheet available on nab.com.au to read.
- If you're seeking legal advice, you ask your solicitor in particular for advice on the following issues:
 - The difference in the obligations between being a co-borrower and guarantor.
 - That becoming a co-borrower or guarantor under a loan agreement or giving a guarantee both involve considerable risk, including the risk of losing any security, property or other assets.
- If you have concerns about the financial risks associated with the transaction, you should obtain financial advice.

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.

If I am an individual, 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).

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.

Joint applicants and co-borrowers: If I am applying for a loan with any other person, NAB will share information used in assessing the application with the other applicants. This includes information I provide as part of the application, including details of my income, liabilities, expenses and assets. NAB will share this information to allow each applicant to understand their shared financial position in relation to the loan. If I proceed to obtain the loan with others, NAB will also share information relating to the loan with each co borrower to enable NAB to administer 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 (but is not limited to):

- Information I provide as part of the application, including details of my income, liabilities, expenses and assets; and
- 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, on one or more occasions, 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. I understand that, if I proceed with an application for consumer credit, my consent is not required for NAB to exchange information with the credit reporting bodies it deals with or for NAB to request consumer credit information about me from those organisations.

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).

NAB can give information obtained from credit reporting bodies about me to related companies: NAB can give information NAB obtains from credit reporting bodies about me to any of NAB's related companies to enable the related company to process another credit application I make to it and to collect any payment that is overdue in relation to that credit facility.

Lenders Mortgage Insurance (LMI): If NAB decides that LMI is required for the loan, NAB will apply for it to Helia Insurance Pty Ltd ABN 60 106 974 305 (Helia) 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 Helia 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.

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.

Home Guarantee Scheme

For the purposes of this section, "**Scheme**" means the Home Guarantee Scheme ("**HGS**"), which includes the First Home Guarantee, New Home Guarantee, Regional First Home Buyer Support Scheme Guarantee and Family Home Guarantee. If your application is for one of these Scheme guarantees, NAB will share some of the information you provided with the National Housing Finance and Investment Corporation ("**NHFIC**") for purposes related to assessing, investigating and reserving your place in the Scheme, NAB meeting its reporting requirements to the NHFIC and generating your Government Guarantee (should you be approved).

This information includes all applicants' full name, date of birth, Medicare number, current residential address, taxable income in the last financial year, details of your conditional approval application, and, should you purchase a property, details of your property purchase and loan.

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

If NAB decides to obtain lenders mortgage insurance (LMI) on your loan from our LMI insurers Helia 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.helia.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 Helia 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 Helia 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, Helia 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.

Helia's contact details:

Helia 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 18, 388 George Street
Sydney NSW 2000
Phone: 1300 367 764

Overseas organisation that may get your information from LMI Insurers: Where permitted by the Privacy Act, Helia 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.

Definitions

agreement means this DDR Service Agreement.

business day means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia.

DDR means the Direct Debit Request between **you** and **us**.

debit day means the day that a direct debit is to be made under **your DDR** and this **agreement**.

drawing means a particular transaction where a debit is made.

nominated account means the account held at **your financial institution** from which **we** are authorised to arrange for funds to be debited

we/us means National Australia Bank Limited.

you/your means the person or entity providing the **DDR**.

your financial institution is the financial institution where **you** hold the **nominated account**.

1. Debiting your nominated account

1.1 By signing a **DDR**, you have authorised **us** to arrange for funds to be debited from your **nominated account**. **You** should refer to the **DDR** and this **agreement** for the terms of the arrangement between **you** and **us**.

1.2 If the debit day falls on a day that is not a **business day**, we may direct your **financial institution** to debit your nominated account on the following **business day**. If you are unsure about which day your **nominated account** has or will be debited **you** should ask **your financial institution**.

2. Changes by us

2.1 **We** may vary any details of this **agreement** or a **DDR** (including the amount drawn to ensure **your** obligations under **your** loan (as set out in **your DDR**) are met) at any time by giving **you** written notice or through the national media. If **we** believe a change is unfavourable to **you**, **we** will give **you** at least thirty (30) days' prior notice of the change. However, **we** may give a shorter period of notice (of no less than 14 days), if that is in accordance with the law and applicable industry codes and if it is reasonable for **us** to manage a material and immediate risk. Any new or changed government charges can be notified reasonably promptly after the government notifies **us** - but **we** may not have to tell **you** about them if the government publicises the change.

3. Changes by you

3.1 If **you** wish to stop or defer a **drawing** **you** can either:

- (a) notify **us** in writing at least five (5) **business days** or contact us on 13 22 65 at least two (2) **business days** before the next debit day that **you** wish to do so; or
- (b) arrange it through **your financial institution**.

3.2 **You** may also cancel **your** authority for **us** to debit **your nominated account** by either:

- (a) giving **us** five (5) **business days** notice in writing or contacting **us** on 13 22 65 at least two (2) **business days** before the next **debit day** that **you** wish to do so; or
- (b) arranging it through **your financial institution**.

3.3 **You** may make other changes to the arrangements under a **DDR** by writing to us or contacting us on 13 22 65.

3.4 If **you** stop or defer a drawing, or cancel **your** authority, this does not change **your** obligations to **us** under **your** loan. **You** must make sure that payments due under **your** loan will be paid in some other way. If **you** are experiencing financial difficulty, then **you** or a representative should contact **us** as soon as possible.

4. Your obligations

4.1 It is **your** responsibility to ensure that there are sufficient clear funds available in your **nominated account** to allow a **drawing** to be made in accordance with the **DDR** and this **agreement**.

4.2 If there are insufficient clear funds in your **nominated account** to meet a **drawing**:

- (a) **you** may be charged a fee and/or interest by your **financial institution** and/or by **us**; and
- (b) **you** must arrange for the **drawing** to be made by another method or arrange for sufficient clear funds to be in **your nominated account** by an agreed time so that we can process the **drawing**.

5. Dispute

5.1 If **you** believe that there has been an error in debiting **your nominated account**, **you** should notify **us** directly by contacting us on 13 22 65 and confirm that notice in writing with us as soon as possible so that we can resolve **your** query more quickly. Alternatively, you can take this up with **your financial institution** directly.

5.2 If **we** conclude as a result of our investigations that **your nominated account** has been incorrectly debited **we** will respond to **your** query by arranging within a reasonable period for **your financial institution** to adjust **your nominated account** (including interest and charges) accordingly. **We** will also notify you in writing of the amount by which **your nominated account** has been adjusted.

5.3 If **we** conclude as a result of our investigations that **your nominated account** has not been incorrectly debited **we** will respond to your query by providing **you** with reasons and any evidence for this finding.

6. Nominated Accounts

6.1 Before completing your **DDR**, **you** should check:

- (a) with **your financial institution** whether direct debiting is available from **your nominated account** as direct debiting is not available on all accounts offered by financial institutions;
- (b) **your nominated account** details which **you** have provided to **us** are correct by checking them against a recent **nominated account** statement;
- (c) with **your financial institution** if **you** have any queries about how to complete the **DDR**.

7. Confidentiality

7.1 **We** will keep any information (including **your nominated account** details) in **your DDR** confidential. **We** will make reasonable efforts to keep any such information that we have about **you** secure and to ensure that any of our employees or agents who have access to information about **you** do not make any unauthorised use, modification, reproduction or disclosure of that information.

7.2 **We** will only disclose the information we have about you to the extent specifically required by law or for the purpose of this **agreement** (including disclosing information in connection with any query or claim).

8. Banking Code of Practice

8.1 We have adopted the Banking Code of Practice, and relevant provisions of the Code apply to this service if **you** are an individual or a small business as defined by the Code.

8.2 **You** can obtain from **us** upon request:

- (a) information on our current interest rates and standard fees and charges relating to the service if any;
- (b) general descriptive information concerning our banking services including:

- (i) for accounts with cheque access, general descriptive information about cheques;
- (ii) account opening procedures;
- (iii) our obligations regarding the confidentiality of your information;
- (iv) complaint handling procedures;
- (v) bank cheques;
- (vi) the advisability of **you** informing **us** promptly when you are in financial difficulty;
- (vii) the advisability of **you** reading the terms and conditions applying to each banking service **we** provide to **you**;

(c) general descriptive information about:

- (i) the identification requirements of the Anti-Money Laundering and Counter-Terrorism Financing Act 2006;
- (ii) the options available to **you** under the tax file number legislation; and

(d) a copy of the Banking Code of Practice.

8.3 'Banking Code of Practice' or 'Code' mean the Banking Code of Practice, but before 1 July 2019 it means the Code of Banking Practice (2013 version).

9. Notice

9.1 If **you** wish to notify **us** in writing about anything relating to this agreement, **you** should write to **us** at:

National Australia Bank Limited GPO Box 14597
Melbourne, Victoria, 8001

9.2 We will notify **you** by sending a notice in the ordinary post to the address **you** have given **us** in the **DDR**.

9.3 Any notice will be deemed to have been received on the date it would have been delivered in the ordinary course of post.

Electronic communications

You agree:

- Unless you have ticked the box below, you agree to receiving from NAB online your loan documents and communications relating to your loan application, including the settlement of your loan, regardless of any specific communication preference you have in NAB Internet Banking.
- You agree to receiving other communications, including statements and other communications for your products and services, including for any future accounts you open, in line with your communication preference in NAB Internet banking. (If you are new to NAB, you agree to online communications and we will record your communication preference in NAB Internet banking being for electronic communications but you can change this at any time).
- You also agree that NAB may sign documents electronically and if a document needs your electronic signature, NAB will provide instructions to allow you to sign it electronically.

NAB will make statements and communications available in NAB Internet Banking or the NAB App and let you know by email, SMS or other notification when they're ready. NAB may also send you information directly by email or SMS and sometimes we may need to send you paper.

You'll need to regularly check email, SMS and other communications from NAB as you may not get paper - so make sure your contact details are up to date in NAB Internet Banking or the NAB App.

If you want to receive paper, tick this box ☐ and we will send your loan documents to your broker via our secure online portal at nabbroker.com.au. Your broker will then provide you with paper versions.

If you decide you want paper after sending NAB this form:

- For your loan documents and any communications relating to your loan application - ask your broker to let NAB know before you electronically accept the documents. (If there is more than one of you applying for your loan, and any of you decides you want paper, NAB will send all of you paper loan documents to be signed, even if any of you have already accepted them electronically).
- For statements and other communications - you can change your preferences at any time in NAB Internet Banking.

Electronic Identity Verification

To meet our regulatory obligations under the Anti-Money Laundering and Counter Terrorism Financing Act, NAB needs to verify your identity. We may be able to perform electronic verification in some circumstances, if you agree to it. To verify your identity electronically, NAB and its related companies may (with your consent):

- provide your name, address and date of birth to a credit reporting body to get them to provide an assessment of how well that information matches the information they hold about you.
- provide your name, address, date of birth and details or copies of your ID documents (such as your passport or driver's licence) to a verification service to get them to provide an assessment of how well that information matches the information they hold or can access about you. They may use third party systems, databases and services (which may involve sending your information from Australia to New Zealand or vice versa) to help them do this - for example, by checking with the issuer or official record holder of your ID documents how well the information matches.

To find out more about how NAB handles personal information view our Privacy Policy by visiting www.nab.com.au/privacy including how to access or correct information NAB holds about you and how to make a privacy-related enquiry or complaint.

You do not have to be verified electronically. Should you change your mind, please notify the Broker's Representative.

Would you like to verify your identity electronically?

Applicant 1

- ☒ Yes, I consent to NAB providing my information to verification service and/or credit reporting bodies to electronically verify my identity.
- ☐ No, I do not consent to NAB providing my information to verification service and/or credit reporting bodies to electronically verify my identity.

Applicant 2

- ☒ Yes, I consent to NAB providing my information to verification service and/or credit reporting bodies to electronically verify my identity.
- ☐ No, I do not consent to NAB providing my information to verification service and/or credit reporting bodies to electronically verify my identity.

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

Signature of Applicant 1

X 

Date

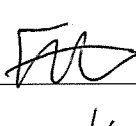
19/6/2025

Full Name

Mithen, Paul Vincent

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

Signature of Applicant 2

X 

Date

19/6/25

Full Name

Mithen, Erin Elizabeth

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