

Broker Home Loan

Important information and Declarations

Address for service

You have nominated the below postal address and email address as your address for service in this application.

Applicant 1:

Postal address:

As per your residential address provided in application

Email address:

As per your email provided in application

Applicant 2:

Postal address:

As per your residential address provided in application

Email address:

As per your email provided in application

Consent to electronic communications

By submitting this application, you consent to receiving notices, statements, disclosures, and other documents and communications in relation to this loan and your Qudos Bank savings account, and any other loans or other products or accounts you have with us or may have in the future from Qudos Bank electronically.

You acknowledge that:

- we may no longer send paper copies of notices and other documents to you;
- we may send notices and other documents to you by email, or by emailing you to notify you that the document is displayed on, and can be retrieved from, a website;
- you need to check your email account regularly for notices and other documents from us; and
- you can withdraw your consent to receiving notices and other documents electronically at any time by contacting us.

We will send electronic communications to the email address for service you have nominated in this application.

Becoming a Member of Qudos Bank

Qudos Bank is 100% customer-owned, which means our customers and owners are the same. We exist for the benefit of our customers and community, not for making profit for the benefit of shareholders. (If you are not already a Member) you will become a shareholder (i.e. a 'Member') of Qudos Bank if your loan application is approved.

Notice of AGMs and Directors Elections

Notices are important because they inform you about matters in relation to which you may wish to attend AGMs, for example, voting on Directors Elections and any special resolutions.

We encourage all Members to attend AGMs as this enables you to participate in the governance of Qudos Bank and

its future direction. It's your opportunity as our owners to ask questions about, and comment on, the management of Qudos Bank, its financial standing and performance. You can also ask the auditor of Qudos Bank questions about the conduct of the audit of Qudos Bank and the preparation and content of the auditor's report.

You can have your say by voting on any proposal to amend the constitution of Qudos Bank or on any other matter in relation to the management of Qudos Bank. If you can't attend in person, you can appoint a proxy to attend and vote for you at the meeting.

We will always provide notice of AGMs and Directors Elections through a variety of different electronic means, for example, on our website and in Online Banking. And we'll also publish a notice of meeting in The Australian newspaper and in our branches around Australia. If you have an email address registered with us, we will also email you a notification alert about the AGM and voting process, and where you can go to obtain further information. If you would like to receive an individual notice in the mail, please send us a Secure Mail or call us on 1300 747 747.

If you don't elect to receive individual notice, we're not required to send a paper notice to you. However, you can change your mind at any time, just let us know and we'll change your preferences in our systems.

Constitution and Annual Reports

You can obtain our Constitution and Annual Reports from our website at qudosbank.com.au/about-us/corporate-information/. Our annual reports contain information about our financial position and performance, how efficiently we are being managed and any financial risks we may face. We will not send you our financial reports unless you ask us to.

Disclosure documents

If your loan application is approved, we will open a Qudos Bank savings account in your name with a linked Visa Debit card and online banking. You should read our Financial Services Guide and Terms and Conditions for Savings Accounts and Payment Services carefully. These documents are available on our website at qudosbank.com.au/support/legal/.

We will provide disclosure documents and statements in connection with your savings account electronically by making them available on our website at qudosbank.com.au/support/legal/ or in Online Banking.

By submitting this application, you consent to Qudos Bank giving you disclosure documents and statements in connection with your savings account by making them available on our website or in Online Banking. If you wish to opt out of receiving disclosure documents and statements via our website or Online Banking, let us know within 7 days by calling us on 1300 747 747.

Office use only	
Broker Group	Broker Name
Broker Number	Application Number
Existing Member Number	

Privacy Notice and Credit Report

Qudos Bank's Privacy Notice and Privacy Policy sets out how we collect, use and disclose your personal and credit information.

I confirm that I have read and understood Qudos Bank's Privacy Notice and Privacy Policy, and I consent to the use and disclosure of my personal and credit information as set out in the Privacy Notice and Privacy Policy.

As outlined in the Privacy Notice I understand that if a Guarantor is supporting this application that a copy of my Credit Report will be provided to the Guarantor.

Primary applicant	Joint applicant (if applicable)
Name	Name
Signed	Signed
Date	Date

Electronic identification verification

The Anti-Money Laundering and Counter-Terrorism Financing Act 2006 requires Qudos Bank to verify your identity before providing you with any of our financial services. We verify your identity through a third party service provided by Equifax Australia, whose Privacy Policy is available [here](#).

I understand and agree that:

- > The personal information that I provide may be disclosed to an organisation, including a credit reporting body, document issuer or official record holder, to verify my identity;
- > The organisation will give Qudos Bank a report of whether or not the information Qudos Bank holds matches information held by the organisation; and
- > If Qudos Bank uses these methods and is unable to verify my identity in this way, Qudos Bank will let me know and may also, if required, use information about my Australian Passport, state or territory driver licence, Medicare card, citizenship certificate, birth certificate and any other identification documents to match those details with the relevant registries using third party systems and to record the results of that matching.

Primary applicant	Joint applicant (if applicable)
Name	Name
Signed	Signed
Date	Date

Declarations

Information provided in this application

I declare and warrant that the details of my financial position provided in this application are true, complete and accurate in all respects.

I acknowledge that Qudos Bank is basing its decision on whether or not to approve the loan on the details provided in this application.

Membership and other products (If you are not already a Member)

If my loan application is approved, I agree to apply for membership of Qudos Bank and for a general savings account with a linked Visa Debit card and online banking.

I agree to be bound by the Qudos Bank Constitution and acknowledge that I have read and received the Qudos Bank Financial Services Guide and Terms and Conditions for Savings Accounts and Payment Services available from our website at qudosbank.com.au/support/legal/.

(If applicable) I also acknowledge that I have read and received the Value Package Terms and Conditions (available from our website at qudosbank.com.au/support/legal/).

Electronic signature

I acknowledge that if my loan application is approved, I will be required to sign the home loan contract electronically.

Primary applicant

Name

Signed

Date

Joint applicant (if applicable)

Name

Signed

Date

Home loan checklist

Thank you for your application. To help us to process your application as quickly as possible, please include the following documents for all borrowers with your completed form.

Income

- Wages > 3 most recent payslips, together with your transaction account showing salary credits
- Self employed > last 2 tax returns (personal & business), together with ATO notice of assessments
- Retired > Centrelink or Superannuation income statement.
- Rental Income > rental statement

Assets

- House/Land > most recent rates notice
- Savings > if not with Qudos Bank, most recent statement of account

Liabilities

- Loans/credit cards > last 3 months statements for Credit Cards and 6 months statements for Home Loans and Personal Loans, confirming satisfactory conduct

Other

- Construction > builder's contract/quote, Council development approval, plans, builder's insurance

Please note: Additional information may be required during the application process.

If you need any help or have any questions email us at brokers@qudosbank.com.au or contact your BDM directly.

Privacy Notice

This Privacy Notice sets out:

- › How and why we collect and use your information
- › How you may access your information held by us
- › What happens if you do not wish to provide us with information
- › Whether we provide your information to other entities
- › The availability of our Privacy Policy
- › When we can disclose certain information to a credit reporting body
- › How a credit reporting body may use your information
- › Whether we disclose your information overseas and if so, where
- › How you can contact us

Types of information we collect

Personal information includes any information which may identify you, such as your name, date of birth, address, the number and ages of your dependants, and employment information. For details of the types of information we collect, please see our Privacy Policy.

Credit-related information means both:

- › Credit information, which is information which includes your identity; the type, terms and maximum amount of credit provided to you, including when that credit was provided and when it was repaid; repayment history information, financial hardship information (including information that any repayments are affected by a financial hardship arrangement), default information (including overdue payments); payment information; new arrangement information; details of any serious credit infringements; court proceedings information; personal insolvency information and publicly available information; and
- › Credit eligibility information, which is credit reporting information supplied to us by a credit reporting body, and any information that we derive from it

We refer to personal information and credit-related information collectively as 'information' in this document.

Collection and use of your information

We collect and use your information to:

- › Provide you with membership benefits, financial services and products or information about those benefits, services and products
- › Provide you with information about financial services and products from 3rd parties we have arrangements with
- › Conduct market and demographic research in relation to the products and services you and other members acquire from us
- › Comply with legislative requirements and to prevent fraud and other criminal activities
- › Establish your eligibility for a loan
- › Establish your capacity to repay a loan
- › Protect the safety and security of our staff and visitors
- › Facilitate payment and card transactions, reversals, refunds, dispute investigations and confirmation of payee service
- › Establish your relationship with the account holder and confirm your identity as a representative of the account holder (including deceased account holders)

The law also requires us to collect and hold your information:

- For our register of members under the Corporations Act
- To verify your identity under the AML/CTF Act and provide reporting under that Act
- To assess your capacity to pay a loan under the National Consumer Credit Protection Act

How we collect information

We will collect information about you and your financial position from you directly (including in application forms and during our communication with you).

When you apply for a loan or for an increase to your credit limit, we may collect information about your credit history (including previous applications for credit as well as your repayment history) from a credit reporting body. We can do this without your consent.

The credit reporting body will record the fact that we have enquired about your credit history, and that record may be disclosed to other credit providers, and used and disclosed by the credit reporting body or a credit provider to assess your credit worthiness, including in the calculation of your credit score or credit rating.

When a credit enquiry is recorded on your credit report, it can affect your credit score in different ways. It might go up, down, or stay the same. This depends on factors like the type of credit you're applying for, how many other credit checks you've had recently, and other details in your report. An enquiry is more likely to lower your credit score if you make a lot of credit applications in a short time.

We may also collect information about you from other people and organisations, for example, your representatives, your employer and service providers, including to prevent financial crime.

We may, from time to time, collect sensitive information about you including your health information if you disclose this to us during your communications with us (e.g. as part of a hardship application or during a phone call with us).

If you give us information about someone else (e.g. a joint borrower or guarantor), please show them a copy of this Notice so they may understand how their information may be used or disclosed by us in connection with your dealings with us.

What if you don't wish to provide us with information?

If you do not give us the information we require, we may not be able to admit you to membership or provide you with the financial products and services you applied for.

How you can access your information

You can request access to your information at any time

Providing your information to credit reporting bodies

The credit reporting body we disclose information to is Equifax Australia (Equifax).

If you do not make your repayments when they fall due or commit a serious credit infringement, we may disclose this to Equifax.

Any information we provide to Equifax will be included in reports provided to credit providers to help them to assess your creditworthiness.

Privacy Notice (cont.)

We may disclose the following to Equifax:

- › the fact that you have applied for a loan
- › details of the loan, when approved
- › when payments are due
- › your repayment history with us
- › whether you have entered into a financial hardship arrangement (either with us or some other third party)

You can ask Equifax not to use your information for pre-screening of direct marketing by a credit provider. You can also ask them not to use or disclose your information if you reasonably believe that you have been or are likely to be a victim of fraud.

Equifax's policy on the management of information is available at equifax.com.au.

You can contact Equifax by:

Phone: 1300 762 207

Mail: Level 15/100 Arthur Street, North Sydney NSW 2060

Providing your information to other entities

We disclose your information to other entities. We can disclose your information to:

- › Entities that verify identity
- › Providers of payments and card services, when you make a transaction using a payment service or a card
- › Third parties who are authorised by you to represent you and/or provide services to you, such as lawyers, conveyancers, accountants, brokers, agents or other service providers, or a person with a power of attorney, financial management order (or equivalent legal authority) to act on your behalf
- › Contractors for statement printing and mail out, card production, market research or direct marketing
- › Affiliated product and service suppliers to provide information to you about their services and products
- › Credit reporting bodies and other financial institutions that have previously lent to you
- › Persons you use as referees
- › Any person who introduces you to us
- › Your employer
- › Your joint borrower(s), account holder(s) or signatories
- › For property loans – property valuers, insurers and online property exchange networks for electronic conveyancing (PEXA)
- › Mortgage documentation service
- › Trustees and managers of securitised loan programs
- › Any proposed borrower or borrower or any proposed guarantor or guarantor or proposed co-mortgagor or co-mortgagor of a loan
- › Debt collection agencies, lawyers, process servers, our auditors
- › Qantas Airways Limited for awarding Qantas Points
- › Organisations that help identify illegal activities and prevent fraud
- › Investors, agents or advisers, trustees, rating agencies or any entity that has an interest in your finance or our business

- › Service providers who assist us with our operations and processes

We will also disclose your information to law enforcement and government agencies as required by law.

Customer identification

We may disclose your name, residential address and date of birth to an organisation (including a credit reporting body, the document issuer or official records holder via third party systems and services), including a credit reporting body, to verify your identity.

The organisation will use this information to give us an assessment/ report of whether or not the information we have matches information held by the organisation.

If we use these methods and are unable to verify your identity in this way, we will let you know.

We may also use information about your Australian Passport, state or territory driver licence, Medicare card, citizenship certificate, birth certificate and any other identification documents to match those details with the relevant registries using third party systems and to record the results of that matching.

NOTE: We may disclose your personal information to a lenders mortgage insurer - Helia Group Limited - if we decide to insure the loan.

NOTE: If you do not consent to us disclosing your information in this way, we will verify your identity in another way, which may involve requiring you to provide various supporting identification documents (either original or certified copies).

Our Privacy Policy

Our Privacy Policy is available at quodosbank.com.au/support/legal/privacy.

The Policy contains information about:

- › How you can access your information
- › How you can seek correction of your information
- › How you can make a complaint and how we will deal with it
- › How we manage your credit-related personal information

Disclosure to overseas recipients

We may disclose your information to the United Kingdom if you make online purchases using a Visa debit or credit card as part of the Visa Secure and EFTPOS Secure service.

We may also disclose your information overseas if you request us to arrange an international funds transfer (more information will be provided when you make such a request).

However, if we do disclose this information outside Australia, we will do so on the basis that the information will be used only for the purposes set out in this document.

How to contact us

To request access or seek correction of your information, make a complaint or for any other privacy inquiry, please contact us:

In person at one of our branches

By calling us on 1300 747 747

By email at privacy@quodosbank.com.au

In writing to Qudos Bank Privacy Officer, Locked Bag 5020 Mascot NSW 1460

1300 747 747 | quodosbank.com.au

