

HOME LOAN APPLICATION

How to Apply

Complete this application and return it to your NAB branch.

Alternatively you can call **13 13 12** and complete your home loan application over the phone.

Please note that this application form can be used for other forms of secured lending.

What to expect

After you've submitted your home loan application, we'll contact you to discuss your home loan application and obtain the necessary documentation (see 'What to bring') to support your application.

What to bring

To make the application process as smooth as possible you will need to provide a number of original or certified copies of documents to support your application. The following is a guide to what documents may be required to support your home loan application:

Personal Identification:

- Birth certificate
- Passport
- Driver's licence
- Photo Id card

Payslips; please provide any one of the following:

- One current payslip, showing a Year to Date (YTD) figure of at least two pay cycles and both the employer and employee name (with the most recent payment no older than 21 days from application submission date / 30 days for monthly pay / 90 days if payment is greater than monthly), **or**
- Two of your last three payslips showing both the employer and employee name (with the most recent payment no older than 21 days from application submission date / 30 days for monthly pay / 90 days if payment is greater than monthly).

Income self-employed:

- The last two years' taxation returns including ATO Assessment notice/Company Tax Portal for most recent income tax return applicable for:
 - Individual (i.e. Sole Trader/Proprietor)
 - Partnership
 - Trust
 - Company, **or**
- The last two years' financial statements (balance sheet & profit and loss), the most recent year financial statement may be accountant or customer prepared.

Note: The most recent financial information must be no older than 12 months as at the application submission date.

Where your business is still COVID-19 financially impacted, in addition to the above

- Business Activity Statements (BAS); **or**
- Transaction statements with business income (where BAS is reported annually or there is no GST registration)

These documents must cover a minimum of the most recent financial quarter and the same information for the corresponding quarter of the prior financial year.

Income from a government pension or allowance; please provide any one of the following

- The most recent bank statement(s) or internet banking transaction listing showing six months of consecutive income credits (no older than ninety days), **or**
- A letter or statement from the government authority /agency making the payment, detailing your name and the income amounts received over the past 6 months (that is no older than ninety days)

Income from shares managed investments, interest bearing deposits; please provide any one of the following:

- Shareholding certificate or current dividend statement or notice, **or**

- Managed Fund current statement or notice, **or**
- Letter from a financial planner with the NAB Group, **or**
- Bank statement or internet banking transaction listing that identifies at least two direct credits as investment income, **or**
- Share Registry advice, **or**
- Term Deposit certificate, **or**
- The most recent tax return (must be no more than two years old and either prepared by a tax agent or containing evidence of lodgement to ATO)

Loan repayments for existing home loan debt, external to NAB:

- For Principal & Interest loans; a loan statement, internet account summary or internet transaction listing showing scheduled repayment amount or minimum one month of loan repayments (no older than six months),
- For Interest Only and Line of Credit facilities, a loan statement, internet account summary or internet transaction listing that shows your current limit and interest rate (no older than six months), **or**
- A letter from the Bank confirming your contracted repayments or limit and current interest rate (no older than twelve months)

Loans to be refinanced; please provide:

- Consecutive loan statements and/or transaction listings showing six months of loan transactions (no older than ninety days)

Note: Documents can be a combination of the above and must show your name/s, loan account number and lender details

Evidence of any other assets:

- Details of Superannuation
- Current vehicle registration
- Proof of any other assets

Purchased property:

- Copy of fully executed Contract of sale (signed & dated by both vendor and purchaser)
- Transfer of Land (if held)
- Construction loan
 - Signed Building Contract
 - Copy of Building Specification

Evidence of assets and liabilities:

- Recent council rate notices
- Most recent non NAB transaction accounts statements
- Most recent non NAB credit card/store card statements
- Details of personal/home/vehicle Insurance
- Details of Superannuation
- Current vehicle registrations
- Proof of any other assets listed

Please use blue or black pen and write in BLOCK LETTERS

What is the purpose of the loan

- Purchase an Owner Occupied Property as your Principal place of Residence
- Purchase an Owner Occupied Property that is not your Principal place of Residence eg. a Holiday House
- Purchase a Residential Investment Property

Have you or the other Borrowers/Applicants of this Property ever owned a Property before? Yes No

Are you eligible for the First Home Owners Grant? Yes No

What is the age of the dwelling on the property you are purchasing?

- More than 12 months
- Less than 12 months (including off the plan)
- House to be constructed
- No dwelling (eg. Vacant Land)

Purchase Price	*Est. cost of legal fees stamp duty etc.	Total cost	Personal contribution	TOTAL Amount of loan
\$ <input style="width: 80%;" type="text"/>	+ \$ <input style="width: 80%;" type="text"/>	= \$ <input style="width: 80%;" type="text"/>	- \$ <input style="width: 80%;" type="text"/>	= \$ <input style="width: 80%;" type="text"/>

*You can calculate the Stamp Duty and other costs of buying your home by using the financial calculators available at www.nab.com.au

To Refinance* from which financial institution? Current Balance/Limit \$

*Please ensure you have considered the costs, risks and benefits of refinancing.

To increase my existing NAB Home loan Account No. by \$

Consolidation

Other (Please specify type) _____ Amount \$

What are your financial objectives for seeking credit?

Loan type	Term	Amount/Credit Limit
		\$ <input style="width: 80%;" type="text"/>
		\$ <input style="width: 80%;" type="text"/>

Document Delivery

NAB is progressively rolling out electronic document delivery. If this is something you are interested in, please speak to your banker.

Declaration of Purpose for which Credit is Provided

- I/We declare that the credit to be provided to me/us by National Australia Bank Limited is to be applied wholly or predominantly for
- business purposes; or
 - investment purposes other than investment in residential property

IMPORTANT

You should **only** sign this declaration if this loan is wholly or predominantly for

- business purposes; or
- investment purposes other than investment in residential property

By signing this declaration you may **lose** your protection under the National Credit Code.

Signature

Date

Signature

Date

Some details about you

Applicant 1

Mr Mrs Miss Ms Other _____

Surname

Given name/s

Date of birth

Driver's licence number

State of issue

Permanent Australian resident? Yes No

Applicant 2

Mr Mrs Miss Ms Other _____

Surname

Given name/s

Date of birth

Driver's licence number

State of issue

Permanent Australian resident? Yes No

Some details about you (continued)

Are you a U.S. citizen or U.S. resident for tax purposes?

Yes No

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

Taxpayer Identification Number

Are you a resident of any other country for tax purposes?

Yes No

If yes, please provide the name of each country, a Taxpayer Identification Number (TIN) for each country or the reason why you're not providing a TIN, and an explanation if reason B is selected for a country.

Country	TIN
_____	_____
_____	_____
_____	_____

Reason if no TIN	Explanation if reason code B is selected
_____	_____
_____	_____
_____	_____

A – This country does not issue TINs
B – I do not hold a TIN (please explain why above)
C – It is not mandatory for me to disclose my TIN for this country

Marital status

Married De facto Single Other _____

Number of financial dependants _____

Contact details – Tick preferred contact number

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

Home telephone number	Email address
() _____	_____
Work telephone number	Mobile number
() _____	_____

Contact details

Home address

State Postcode

Postal address – if different to above

State Postcode

Residential details

Owner with mortgage Owner no mortgage 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

Are you a U.S. citizen or U.S. resident for tax purposes?

Yes No

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

Taxpayer Identification Number

Are you a resident of any other country for tax purposes?

Yes No

If yes, please provide the name of each country, a Taxpayer Identification Number (TIN) for each country or the reason why you're not providing a TIN, and an explanation if reason B is selected for a country.

Country	TIN
_____	_____
_____	_____
_____	_____

Reason if no TIN	Explanation if reason code B is selected
_____	_____
_____	_____
_____	_____

A – This country does not issue TINs
B – I do not hold a TIN (please explain why above)
C – It is not mandatory for me to disclose my TIN for this country

Marital status

Married De facto Single Other _____

Number of financial dependants _____

Contact details – Tick preferred contact number

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

Home telephone number	Email address
() _____	_____
Work telephone number	Mobile number
() _____	_____

Contact details

Home address Tick if same as applicant 1

State Postcode

Postal address – if different to above

State Postcode

Residential details

Owner with mortgage Owner no mortgage 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

Electronic Identity Verification

If you are new to NAB we will need to verify your identify. NAB is progressively rolling out enhanced system capability to manage it's 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 Equifax, 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 identification documents in person.

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

Applicant 1 Yes No

Applicant 2 Yes No

Where you work

Applicant 1 – Employment

Full-time Part-time Self employed Other _____

Employer's name

Employer's address

State

Postcode

Employer's telephone number

()

Occupation/Job title

When did you commence work with this employer?

____ / ____ / ____

Type of industry

If Self employed, please provide Accountant's details:

Accounting firm

Contact name

Telephone number

()

Previous employment – if under three (3) years with present employer

Full-time Part-time Self employed Other _____

Employer's name

Occupation/Job title

Work telephone number

()

Worked there

____ years ____ months

Applicant 2 – Employment

Full-time Part-time Self employed Other _____

Employer's name

Employer's address

State

Postcode

Employer's telephone number

()

Occupation/Job title

When did you commence work with this employer?

____ / ____ / ____

Type of industry

If Self employed, please provide Accountant's details:

Accounting firm

Contact name

Telephone number

()

Previous employment – if under three (3) years with present employer

Full-time Part-time Self employed Other _____

Employer's name

Occupation/Job title

Work telephone number

()

Worked there

____ years ____ months

Nearest relative not living with you

Name

Relationship

Telephone number

()

Address

State

Postcode

Your Solicitor/Conveyancer details

Contact name

Company name

Telephone number

()

Facsimile number

()

Address

State

Postcode

Your financial history

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

Applicant 1 Yes – give details. If No, continue to next question

Applicant 2 Yes – give details. If No, continue to next question

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

Applicant 1 Yes – give details. If No, continue to next question

Applicant 2 Yes – give details, If No, continue to next question

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?

Applicant 1 Yes – give details. If No, continue to next question

Applicant 2 Yes – give details. If No, continue to next question

Description of property offered as security

Property 1

Name of owner(s)

Address of property/home

 _____ State _____ Postcode _____

Owners estimated market value Purchase price Purchase date
 \$ _____ \$ _____ / /

Proposed occupants

Self Tenants

General description of building

Year built _____

House Townhouse Unit Serviced Apartment

Student Accommodation Other _____

Apartment – Is the apartment one of six (6) or less? Yes No

Walls
 Brick Timber Fibro Other _____

Roof
 Tile Aluminium Steel Other _____

Levels
 1 2 3 Other _____

No. of rooms	Description	Size of:	Land area	_____ m2
_____	Bedrooms			
_____	Bathrooms		Dwelling	_____ m2
_____	Family/Living rooms		(Garage/car space)	
_____			(Other rooms)	
_____			(Other rooms)	

Other features (e.g. Renovations, airconditioning, pool, decking etc.)

Property 2

Name of owner(s)

Address of property/home

 _____ State _____ Postcode _____

Owners estimated market value Purchase price Purchase date
 \$ _____ \$ _____ / /

Proposed occupants

Self Tenants

General description of building

Year built _____

House Townhouse Unit Serviced Apartment

Student Accommodation Other _____

Apartment – Is the apartment one of six (6) or less? Yes No

Walls
 Brick Timber Fibro Other _____

Roof
 Tile Aluminium Steel Other _____

Levels
 1 2 3 Other _____

No. of rooms	Description	Size of:	Land area	_____ m2
_____	Bedrooms			
_____	Bathrooms		Dwelling	_____ m2
_____	Family/Living rooms		(Garage/car space)	
_____			(Other rooms)	
_____			(Other rooms)	

Other features (e.g. Renovations, airconditioning, pool, decking etc.)

Are you building?

Property (above)

1 or 2

Estimated building completion date

_____/_____/_____

Total cost of building

\$ _____

Construction of

New home or Home extension

The following documents are required for construction of a new house and may be required for a home extension:

Registered builder

- Plans and specifications (e.g. council approval plan, building permit)
- Signed fixed price building contract
- Copy of builders insurance

Owner builder/subcontractor

- Plans, permits and licences (e.g. council approved plan, building permit)
- Expenditure budget
- Quotations and estimates
- Soil test and quantity survey
- Work timing schedule
- Building and indemnity insurance

Assets – What you own

Please include all Assets that you own individually, jointly (ie. both applicants) or with any 3rd parties.

Home/Investment Properties

Owner(s)				Address	Principal home	Investment property	Offered as security	Present value
App1	App2	Joint	Other (Specify)					
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$

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

Owner(s)				Financial Institution name	Balance
App1	App2	Joint	Other (Specify)		
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		\$
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		\$
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		\$
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		\$

Motor vehicle/s

Make	Model	Year of manufacture	Present value
			\$
			\$
			\$

All other assets – except usual home contents

Description (Shares, Managed Investments etc.)	Present value
	\$
	\$
	\$

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)	\$

Please continue onto the next page

Liabilities – What you owe

Please include all loans/debts that you owe individually, jointly (ie. both applicants) or with any 3rd parties.

Home/Investment Property loans – with principal & interest repayments

Borrower(s)				Financial Institution name	Current Interest Rate (p.a.)	Loan Term Remaining Y Y M M	Principal home	Investment property	Current limit*/original loan amount	Amount now owing
App1	App2	Joint	Other (Specify)							
1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		%	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$	\$
2	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		%	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$	\$
3	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		%	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$	\$

Home/Investment Property loans or line of credit facilities – with interest only repayments

Borrower(s)				Financial Institution name	Current Interest Rate (p.a.)	Loan Term Remaining Y Y M M	Interest only period remaining Y Y M M	Principal home	Investment property	Current limit*/original loan amount	Amount now owing
App1	App2	Joint	Other (Specify)								
1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		%	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$	\$
2	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		%	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$	\$
3	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		%	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$	\$

*Current limit is the amount now owing plus any available redraw

Personal loan

Borrower(s)				Financial Institution name	Purpose	Current limit/original loan amount	Amount now owing
App1	App2	Joint	Other (Specify)				
1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			\$	\$
2	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			\$	\$

Other loans including any business loans (Finance co., other bank, leasing, margin lending)

Borrower(s)				Financial Institution name	Purpose	Current limit/original loan amount	Amount now owing
App1	App2	Joint	Other (Specify)				
1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			\$	\$
2	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			\$	\$

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

Borrower		Financial Institution name	Card type	Credit limit	Amount now owing
App1	App2				
1	<input type="checkbox"/>			\$	\$
2	<input type="checkbox"/>			\$	\$
3	<input type="checkbox"/>			\$	\$
4	<input type="checkbox"/>			\$	\$
5	<input type="checkbox"/>			\$	\$

All other debts and liabilities

Borrower(s)				Type of debt or liability	Purpose	Amount now owing
App1	App2	Joint	Other (Specify)			
1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		\$	\$
2	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		\$	\$
3	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		\$	\$

Total value of what you owe \$

Please continue onto the next page

Your monthly budget

Monthly income

Salary*	Gross salary	After tax salary
Applicant 1 income.....	\$ _____	\$ _____
Applicant 2 (if joint loan).....	\$ _____	\$ _____
Overtime	\$ _____	\$ _____
Other income* (Study assistance, Family Allowance, Part-time work, Dividends, Interest, etc.)		
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____

Existing

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

Proposed

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

Self-employed applicants*

Financial Year	Net profit	After tax profit
Applicant income ... /	\$ _____	\$ _____

Total net income per month..... (A) \$ _____

Self-employed applicants*

Previous fin. year	Net profit	After tax profit
Applicant income ... /	\$ _____	\$ _____

Employment package* – do not add into total income \$ _____

Package includes (e.g. salary sacrifice, car etc.)

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

Monthly expenditure

	Pre loan	Post loan
Loan repayments		
Home/Investment property loan(s)		
1 _____	\$ _____	\$ _____
2 _____	\$ _____	\$ _____
3 _____	\$ _____	\$ _____
Personal loan/s		
1 _____	\$ _____	\$ _____
2 _____	\$ _____	\$ _____
Other loan/s including any business loans (Finance co., other bank)		
1 _____	\$ _____	\$ _____
2 _____	\$ _____	\$ _____
Credit/Store card(s)		
1 _____	\$ _____	\$ _____
2 _____	\$ _____	\$ _____
3 _____	\$ _____	\$ _____
4 _____	\$ _____	\$ _____
5 _____	\$ _____	\$ _____
Other debts		
1 _____	\$ _____	\$ _____
2 _____	\$ _____	\$ _____
3 _____	\$ _____	\$ _____

Total loan repayments (B) \$ _____

Rent Expenses (C) \$ _____

Monthly living expenses

Refer to the 'Glossary of expenses' table on page 11 of this form to assist with completing your monthly expenses

Primary Residence	\$ _____	\$ _____
Phone, Internet and Media	\$ _____	\$ _____
Food & Groceries	\$ _____	\$ _____
Recreation & Holidays	\$ _____	\$ _____
Clothing & Personal Care	\$ _____	\$ _____
Medical & Health	\$ _____	\$ _____
Transport	\$ _____	\$ _____
Public Education/Childcare & Dependants	\$ _____	\$ _____
Insurance	\$ _____	\$ _____
Other	\$ _____	\$ _____
Strata/Body Corporate Fees	\$ _____	\$ _____
Private/non-government school fees	\$ _____	\$ _____
Child support/maintenance payments	\$ _____	\$ _____
Life/accident/illness insurance (excluding insurances held in Superannuation)	\$ _____	\$ _____
Investment Property expenses	\$ _____	\$ _____

Total living expenses (D) \$ _____

Total usable funds (A - B - C - D) = \$ _____

Request for a Debit Card

What debit card would you like?

Applicant 1 NAB Visa Debit card (choose colour Black Pink) NAB Debit card No card
Applicant 2 NAB Visa Debit card (choose colour Black Pink) NAB Debit card No card

Request to apply for a NAB Credit Card account:

You may be eligible for a range of NAB Credit Cards as part of your Home Loan application.
If you wish to apply for a NAB Credit Card please complete the application form on page 13

Sharing and handling your personal information

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 our 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'll also provide you with a copy of the Privacy Notification.

Acknowledgment and consent

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, on one or more occasions, to assess my application (in relation to either consumer credit or commercial credit) or to collect any payment that is overdue in relation to credit that NAB gives me as a result of making this application.

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.

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 this application, assist me to avoid defaulting on my credit obligations, 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 package holders/joint borrowers/joint applicants

If I am a joint applicant under this application or become a joint borrower under a NAB credit facility, NAB may exchange personal information about me with my joint applicants or joint borrowers to process this application and to administer the credit facility. If I am a joint member of a NAB package – such as the NAB Choice Package or Private Tailored Package – NAB may exchange personal information about me with other holders of my package. This is to provide and administer the package.

NAB may give information to 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.

NAB may give information to an LMI insurer

If NAB requests QBE Lenders Mortgage Insurance Limited ABN 70 000 511 071 (QBE) for LMI insurance for the loan that I have applied for, 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 or a guarantor. 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 the information provided in this application 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 in connection with my application, 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 process my application and establish and manage my loan.

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).

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 manage any NAB loan I get 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 also request a copy by asking NAB; they can access their information by contacting NAB on 13 22 65; and
- I may not be able to get credit from NAB unless NAB obtains their information.

Applicable to Qantas Frequent Flyer program

NAB may 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, NAB may notify the Program Provider and to provide my contact details so that the Program Provider can contact me about my membership status or create a membership profile on my behalf. NAB may 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; and
- information about my use of, and points earned on, the NAB credit card.

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.

How our LMI insurer, QBE, handles your personal information

If we decide to obtain lenders mortgage insurance (LMI) on your loan from our LMI insurer QBE Lenders Mortgage Insurance Limited ABN 70 000 511 071 (**QBE**), 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 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 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;
- for any other purpose under the LMI contract between NAB and QBE.

If your information is not provided to QBE: If your information is not provided to QBE, QBE may not be able to issue the insurance and NAB may not be in a position to provide the loan.

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, a guarantor or potential guarantor, reinsurers, credit reporting bodies, its service providers, its agents, contractors and external advisers, to parties for the purposes of securitisation, to parties for the purposes of fraud prevention, your referees (including your employer), your legal and financial advisers, mercantile agents (if you default on the loan), government and other regulatory bodies, rating agencies, payment systems operators and other financial institutions, securitisers and credit providers.

QBE’s contact details:

QBE Lenders Mortgage Insurance
 Level 5, 2 Park St
 Sydney, NSW 2000
 Phone: 02 9231 7777
 www.qbe.com.au or qbelmi.com.au
 Toll Free Number Australia: 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.

Getting our ‘Indicator Rates – Deposits Products’

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

General

- **Contents of the Loan Application.** I have read through this application and am sure that the information in it is complete and accurate before signing. NAB will rely on this information to assess this application for a loan or loan increase. 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.

Application for a Credit Card account: NAB may collect and use the information in my application and do any of the things set out in this section of the application form, to assess any credit card application (including any additional cards) made by me or any other person named in this application form.


Declaration of Tax Residency: I undertake to advise NAB within 30 days of any change in circumstances that affects my tax residency status and to provide NAB with an updated self-certification within 30 days of such change in circumstances.

Applicant signature



Date

Applicant signature



Date

Glossary of expenses

Monthly General Living and Entertainment Expenses

Expense Category	Description
Primary Residence	Includes Home maintenance and repairs, electricity, gas, water, garden maintenance, council Rates, housekeeper, other
Phone, Internet and Media	Includes landline, internet, mobile phone, subscription services (Foxtel, Netflix, Stan, Spotify), other
Food & Groceries	Includes grocery shopping including cigarettes/alcohol, restaurants and cafes, takeaway/delivery, other
Recreation and Holidays	Includes lifestyle and culture, newspapers/magazines/books, sports, hobbies, memberships (gym, fitness courses), gifts, holidays & airfares, donations, other
Clothing & Personal Care	Includes clothes & shoes, hair & beauty, other
Medical & Health	Includes doctor, pharmacy, dentist, optical, physio/remedial/chiro/alternative therapies, other
Transport	Includes vehicle registration, fuel, vehicle maintenance, roadside assist, parking & tolls, public Transport, taxi/ Ride-sharing services, vehicle rentals/car-sharing services, other
Public Education/Childcare and Dependants	Includes other School fees (excluding Private/non-government school fees), school uniform, school books, transport to school, school excursions and camps, childcare/ pre-school/kinder, babysitting/nanny/au-pair, after-school activities, other dependant costs, self-education/professional development, pets, other
Insurance	Includes income protection insurance, business insurance, building/home/contents insurance, vehicle insurance, travel Insurance, ambulance cover, health insurance, other
Other	

Monthly Additional Living Expenses

Expense Category	Description
Strata Fees /Body Corporate Fees	For owner occupied/ Primary residence and should not include Investment Property expense.
Private/non-government school fees	Tuition fees, school fees and sports fees for private schooling, including independent schools (Catholic or non-Catholic) and private tuition.
Child support/maintenance payments	Financial support paid by one parent to the other, to help with the costs of a child aged under 18.
Life/accident/illness insurance (excluding insurances held in Superannuation)	Exclude all insurances already captured under general living expenses and any insurances held in superannuation.

Monthly Investment Property Expenses

Expense Category	Description
Investment Property expenses	Includes home maintenance and repairs, land tax/body corporate/strata fees, building/ home/contents insurance, garden maintenance, property management, landlord insurance, council rates, housekeeper, investment, utilities, other

Please continue onto the next page

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To be completed by all applicants authorising NAB to contact your employer and landlord/agent, if applicable, for confirmation details specified in the form.

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

_____ X

Name (BLOCK LETTERS)

Date

_____/_____/_____

Signature

_____ X

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.