



# HOME LOAN APPLICATION

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## 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.

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## 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.

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## 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 (not more than sixty days old), **or**
- two of your last three payslips showing both the employer and employee name (the latest payslip must not be more than sixty days old)

### Income self-employed; please provide any one of the following:

- two of the most recent personal & business tax returns (not older than eighteen months), **or**
- two of the most recent yearly financial statements (not older than eighteen months)

### 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 sixty 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 sixty 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 sixty 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 type of loan are you looking for?

**To Purchase Property** as  an Investment  or Owner occupied

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

Purchase Price	+ *Est. cost of legal fees stamp duty etc.	= Total cost	- Personal contribution	= TOTAL Amount of loan
\$ <input type="text"/>	+ \$ <input type="text"/>	= \$ <input type="text"/>	- \$ <input type="text"/>	= \$ <input 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](http://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 type="text"/>	\$ <input type="text"/>
_____	<input type="text"/>	\$ <input 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

Signature

Date

/  /

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
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

Reason if no TIN	Explanation if reason code B is selected
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

- 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
( <input type="text"/> ) <input type="text"/>	<input type="text"/>
Work telephone number	Mobile number
( <input type="text"/> ) <input type="text"/>	<input type="text"/>

**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
<input type="text"/>	( <input type="text"/> ) <input type="text"/>

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
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

Reason if no TIN	Explanation if reason code B is selected
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

- A – This country does not issue TINs
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**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
( <input type="text"/> ) <input type="text"/>	<input type="text"/>
Work telephone number	Mobile number
( <input type="text"/> ) <input type="text"/>	<input type="text"/>

**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
<input type="text"/>	( <input type="text"/> ) <input type="text"/>

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 100 points of identification 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

No. of rooms	Description	Size of:	Land area	m2
_____	Bedrooms		_____	_____
_____	Bathrooms	Dwelling	_____	_____
_____	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

No. of rooms	Description	Size of:	Land area	m2
_____	Bedrooms		_____	_____
_____	Bathrooms	Dwelling	_____	_____
_____	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**

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

**Existing**

<b>rental income*</b> : – gross.....	\$ _____	
– after expenses .....		\$ _____

**Proposed**

<b>rental income*</b> : – 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**

	<b>Pre loan</b>	<b>Post loan</b>
<b>Loan repayments</b>		
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 _____	\$ _____	\$ _____
<b>Total loan repayments (B) \$ _____</b>		
<b>Rent Expenses (C) \$ _____</b>		
<b>Monthly living expenses</b>		
<i>Refer to the 'Glossary of expenses' table on page 11 of this form to assist with completing your monthly expenses</i>		
Basic Housing & Property		
Expenses (Inc. Utilities)	\$ _____	\$ _____
Communications & Media	\$ _____	\$ _____
Food & Groceries	\$ _____	\$ _____
Recreation & Entertainment	\$ _____	\$ _____
Clothing & Personal Care	\$ _____	\$ _____
Medical & Health	\$ _____	\$ _____
Transport	\$ _____	\$ _____
Education & Childcare	\$ _____	\$ _____
Insurance	\$ _____	\$ _____
Other	\$ _____	\$ _____
<b>Total living expenses (D) \$ _____</b>		
<b>Total usable funds (A - B - C - D) = \$ _____</b>		

*Please continue onto the next page*

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## 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

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## Protecting your home and obtaining other NAB services

### Home and contents insurance

Would you like an obligation free quote for home and contents insurance?\*  Yes  No

### Personal insurance

Would you like an obligation free quote for personal insurance to pay your loan repayments in the event that you become disabled or unemployed or pass away?\*

Applicant 1  Yes  No Applicant 2  Yes  No

Would you like a National Financial Planner to contact you regarding personal insurance?\*\*\*

Applicant 1  Yes  No Applicant 2  Yes  No

\* Specific events covered and the conditions and exclusions applicable are set out in the Product Disclosure Statement (PDS) of the personal protection products offered. The relevant PDS is available upon request by contacting **13 29 28** (Home) or **13 22 95** (Personal).

\*\*\* National Financial Planners are representatives of National Australia Bank Limited ABN 12 004 044 937 AFSL 230686

Would you be interested in speaking to a specialist or would you like information about any of the following products or services?

Financial Planning  Wills/Estate Planning  Other \_\_\_\_\_

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## 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](http://www.nab.com.au/privacy) and our Privacy Notification is at [www.nab.com.au/privacynotification](http://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.

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## 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 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 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.

### **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](http://www.nab.com.au/privacy) and in NAB's Privacy Notification at [www.nab.com.au/privacynotification](http://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.

### **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](http://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:**

Level 2, 82 Pitt Street,  
Sydney NSW 2000  
Telephone 1300 367 764

**Overseas organisation that may get your info from QBE:** Where permitted by the Privacy Act, QBE may disclose your personal information to its related companies in the Philippines and service providers in India.

**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

X \_\_\_\_\_

Date

\_\_\_\_\_

Applicant signature

X \_\_\_\_\_

Date

\_\_\_\_\_

*Please continue onto the next page*

## Glossary of expenses

Expense Category	Description
Basic Housing & Property Expenses (Inc. Utilities)	Includes rates, strata fees, house maintenance, water, electricity, gas, heating etc. Please note: rent is not included in this category, as it is part of a separate section of the application
Communications & Media	Includes telephone, mobile/s, internet and cable TV
Food & Groceries	Includes all food and grocery bills, including takeaway and restaurants
Recreation & Entertainment	Includes holidays, newspaper, magazines, books, gifts, movie hire and general entertainment
Clothing & Personal Care	Includes clothing, grooming and all other personal care costs
Medical & Health	Includes doctor's visits, prescription medicines, chemists and all other medical costs
Transport	Includes fuel, registration, licence, maintenance and public transport
Education & Childcare	Includes school fees, text books, uniforms, sports, after school activities and all childcare costs
Insurance	Includes house and contents insurance, health insurance, car insurance, life insurance, trauma insurance and income protection
Other	Any expenses that do not fit into the categories above including additional superannuation contributions

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## Additional forms

### Credit Card Application

You may be eligible for one of a range of NAB Credit Cards as part of your Home Loan application.

This section is to be completed by the applicant wanting to apply for a NAB Credit Card account in conjunction with their home loan application and where all applicants in that application have consented to the use of their personal information for that purpose.

#### I wish to apply for a NAB Credit Card account:

Yes  (Please complete the following application) No

#### Select your credit card

For information about these NAB credit cards please visit [www.nab.com.au](http://www.nab.com.au)

If you request an additional card holder it will be the same type of card/s as yours.

- |  |  |  |
|--|--|--|
| <input type="checkbox"/> NAB Rewards Signature Card        | <input type="checkbox"/> NAB Qantas Rewards Card           | <input type="checkbox"/> NAB Low Rate Platinum Card              |
| <input type="checkbox"/> NAB Rewards Platinum Card         | <input type="checkbox"/> NAB Velocity Rewards Premium Card | <input type="checkbox"/> NAB Low Rate Card                       |
| <input type="checkbox"/> NAB Rewards Classic Card          | <input type="checkbox"/> NAB Velocity Rewards Card         | <input type="checkbox"/> Silver or <input type="checkbox"/> Pink |
| <input type="checkbox"/> NAB Qantas Rewards Signature Card | <input type="checkbox"/> NAB Premium Card                  |  |
| <input type="checkbox"/> NAB Qantas Rewards Premium Card   | <input type="checkbox"/> NAB Low Fee Card                  |  |

If you have selected a card product and you don't qualify, we will process this as an application for another card product we select within the same product range.

**Name of applicant** Only one Home Loan applicant can apply. Speak to your Banker to ensure that you are eligible.

Title  Surname  Given Names

**Additional Card Holder** Additional card/s available at no extra charge. Additional cardholders must be 16 years or older.

Title  Surname  Given Names  Date of Birth  /  /

Additional cardholder signature

All transactions made using the additional card/s will be the responsibility of the primary cardholder. Additional cardholders will have access to account information.

#### NAB Qantas Credit Cards and NAB Velocity Credit Card only.

Qantas Frequent Flyer Membership Number

Velocity Membership Number

To earn points using your card account, you must be a member of the rewards program and have provided NAB with your valid membership number. Membership and points are subject to the Terms and Conditions of the program.

### Credit Limit Increase Invitations

Do you want to receive credit limit increase invitations for this credit card in the future?  Yes  No

It's important to know that: it's up to you whether you receive these invitations, and you can withdraw your consent at any time; from 1 July 2012, we won't send you any credit limit increase invitations unless you have expressly told us that you want to receive them; this consent relates to any credit limit increase invitations that we may make to you; you don't have to accept an invitation that is sent to you. If you apply for an increase, we'll review your request before we decide whether to grant any credit limit increases.

### Linking an existing credit card to your package

For Home Loan package customers, your existing NAB credit card account may be eligible for a waiver of its annual card fee.

If you have not already done so and wish to link your existing credit card account to your home loan package and receive the fee waiver please provide your eligible card number below.

Note: If you have successfully applied for an eligible NAB credit card account in conjunction with your home loan application and have not provided another eligible existing credit card number to NAB (on this form or otherwise) we will link your new credit card account to your home loan package so that you can receive the fee waiver (unless you tell us otherwise).

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.