

(To be completed by individuals applying for personal or commercial credit)

Sharing and handling your personal information

If you go ahead with this application, National Australia Bank Limited ABN 12 004 044 937 (NAB) can give some of your personal information to credit reporting bodies and other organisations and get information about you from them to help NAB assess your credit worthiness.

There is more information about how NAB collects, uses, shares and handles your personal information in NAB's Privacy Policy and Privacy Notification. This includes how you can:

- access and correct your information;
- make a complaint about how we manage your information; and
- contact the credit reporting bodies we deal with if you have queries about the information they hold.

NAB's Privacy Policy is at www.nab.com.au/privacy and NAB's Privacy Notification is at www.nab.com.au/privacynotification. You can also request copies of these documents by contacting us at any time. NAB will also provide you with a copy of the Privacy Notification.

Acknowledgement 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, and 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 lenders mortgage insurance (LMI) 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 may give information to a trade insurer and a trade insurer may get a credit report

If NAB requests trade insurance in relation to commercial credit that I have applied for, NAB may give the trade insurer information about me. The trade insurer may obtain a credit report containing information about me from a credit reporting body to assess whether to insure, and the risk of insuring, NAB.

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 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 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.

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

I have never been insolvent or committed any act of bankruptcy or entered into any composition or arrangement for the benefit of creditors.

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:

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

Overseas organisation that may get your information from QBE

Where permitted by the Privacy Act, QBE may disclose your personal information to its related companies in the Philippines.

Nominated Person(s) or Entity/Entities

Name and Address of individual giving his/her consent

Applicant(s) or Borrower(s)

Signature of individual giving his/her consent

Applicant(s) or Borrower(s)

Date

Other individuals and their capacities

Date

| | | | |
|-------|-----|-------|-----|
| _____ | / / | _____ | / / |
| _____ | / / | _____ | / / |