



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 45 days from application submission date, 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 45 days from application submission date, 90 days if payment is greater than monthly).

Income self-employed:

- The last two years' financial statements (balance sheet & profit and loss), the **most recent year** financial statement may be accountant or customer prepared. **or**
- 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
 - Non Trading Trust
 - Non Trading Company

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

- 21 months for total NAB home lending under \$1 million
- 24 months for non-trading entities

Where the future performance of your business will materially deteriorate, 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 within 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



Home Loan application

Please complete Application form in full in black or blue pen using CAPITAL LETTERS and **X** where appropriate.

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
\$	+	\$	=	\$

*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?

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.**

Account No.	by
	\$

- ☐ **Consolidation**

- ☐ **Other**

Please specify type	Amount
	\$

What are your financial objectives for seeking credit?

--

Loan type 1	Term	Amount/Credit Limit
		\$

Repayment Frequency (for loans with Principal & Interest repayments only) ☐ Weekly ☐ Fortnightly ☐ Monthly

Loan type 2	Term	Amount/Credit Limit
		\$

Repayment Frequency (for loans with Principal & Interest repayments only) ☐ Weekly ☐ Fortnightly ☐ Monthly

Rate Lock for fixed rate home loans

If you want a fixed rate, NAB offers the option to lock in a fixed rate for a 90 day period (from the time we receive your request to rate lock). The locked interest rate is only available if you settle on or before the end of the 90 day period. A rate lock fee and terms and conditions apply. For more information about rate lock, speak to your banker.

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 ☐ Ms ☐ Miss ☐ Other

Surname

Given name(s)

Date of birth

/ /

Drivers Licence Number

State of issue

Drivers Licence Card Number

Expiry Date

/ /

Permanent Australian resident?

☐ Yes ☐ No

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

Applicant 2

☐ Mr ☐ Mrs ☐ Ms ☐ Miss ☐ Other

Surname

Given name(s)

Date of birth

/ /

Drivers Licence Number

State of issue

Drivers Licence Card Number

Expiry Date

/ /

Permanent Australian resident?

☐ Yes ☐ No

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

► Please continue onto the next page

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

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

Some details about you

Applicant 1

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 progress of the application to you.

Home telephone number () Work telephone number ()

Mobile number

Email address

Home address
 State Postcode

Postal address – if different to above
 State Postcode

Residential details

☐ Owner with mortgage ☐ Boarding ☐ Living with relatives
☐ Owner no mortgage ☐ Renting ☐ 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

Applicant 2

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 progress of the application to you.

Home telephone number () Work telephone number ()

Mobile number

Email address

Home address
 State Postcode

Postal address – if different to above
 State Postcode

Residential details

☐ Owner with mortgage ☐ Boarding ☐ Living with relatives
☐ Owner no mortgage ☐ Renting ☐ 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 identity. NAB is progressively rolling out enhanced system capability to manage its 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 (please specify) _____

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 (please specify) _____

Employer's name

Occupation/Job title

Work telephone number

()

Worked there

years

months

Applicant 2 – Employment

☐ Full-time ☐ Part-time ☐ Self employed

☐ Other (please specify) _____

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 (please specify) _____

Employer's name

Occupation/Job title

Work telephone number

()

Worked there

years

months

➤ Please continue onto the next page

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

➤ Please continue onto the next page

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:	
<input type="text"/>	Bedrooms	Land area	m ²
<input type="text"/>	Bathrooms	Dwelling	m ²
<input type="text"/>	Family/Living rooms		
<input type="text"/>		(Garage/car space)	
<input type="text"/>		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:	
<input type="text"/>	Bedrooms	Land area	m ²
<input type="text"/>	Bathrooms	Dwelling	m ²
<input type="text"/>	Family/Living rooms		
<input type="text"/>		(Garage/car space)	
<input type="text"/>		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:

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

App 1	App 2	Joint	Other (Specify)	Address	Principal home	Investment property	Offered as security	Present value
<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)

App 1	App 2	Joint	Other (Specify)	Financial Institution name	Balance
<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).....	\$

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

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

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

*Current limit is the amount owing plus any available redraw

Personal loan

Borrower(s)				Financial Institution name	Purpose	Current limit/ original loan amount	Amount now owing
App 1	App 2	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
App 1	App 2	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(s)		Financial Institution name	Card type	Credit limit	Amount now owing
App 1	App 2				
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	Credit limit	Amount now owing
App 1	App 2	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 Financial Year	Net profit	After tax profit
Applicant income	/ /	\$	\$
Total net income per month			\$

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

Loan repayments	Pre loan	Post loan
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 15 of this form to assist with completing your monthly expenses

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

Total living expenses (D) \$

Total monthly payments (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) ☐ No card
- Applicant 2 ☐ NAB Visa Debit card (choose colour ☐ Black ☐ Pink) ☐ 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 16.

Sharing and handling your personal information

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

There is more information about how we collect, use, share and handle your personal information in our Privacy Policy. 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. You can also request copies of this document from us at any time.

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. I understand that, if I proceed with an application for consumer credit, my consent is not required for NAB to exchange information with the credit reporting bodies it deals with or for NAB to request consumer credit information about me from those organisations.

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

- information I provide as part of the application, including details of my income, liabilities, expenses and assets; and
- credit eligibility information (that is, information NAB obtained from a credit reporting body or based on information obtained from a credit reporting body).

Information will only be given to a potential guarantor to enable them to consider whether to offer to act as a guarantor or to offer property as security.

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 purposes connected 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 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 Policy;
- NAB may exchange this information with other organisations set out in NAB's Privacy Policy;
- NAB handles their personal information in the way set out in NAB's Privacy Policy at www.nab.com.au/privacy 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. Please refer to QBE's privacy policy for information about how they collect, share and handle information about you at www.qbelmi.com. This includes:

- information about the third parties that the insurer may exchange your information with such as its related companies, agents and service providers including those located overseas;
- 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.

Below is some important information about QBE's personal information handling practices:

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, use and disclosure of information about you: QBE collects, uses and discloses 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 contact details:

QBE Lenders Mortgage Insurance
Level 18, 388 George Street
Sydney, NSW 2000
Phone: 02 9231 7777
www.qbe.com.au or qbelmi.com.au
Toll Free Number Australia: 1300 367 764

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.

Shortfall funds

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

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

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

Account Name

BSB number

Account number

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

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

Applicant signature

Applicant signature

Date

Date

Glossary of expenses

Monthly 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.
Primary Residence	Includes Home maintenance and repairs, electricity, gas, water, garden maintenance, council rates, housekeeper, other.
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.
Phone, Internet and Media	Includes landline, internet, mobile phone, subscription services (Foxtel, Netflix, Stan, Spotify), other.
Transport	Includes vehicle registration, fuel, vehicle maintenance, roadside assist, parking & tolls, public transport, taxi/ ride-sharing services, vehicle rentals/car-sharing services, other.
Food & Groceries	Includes grocery shopping including cigarettes/alcohol, restaurants and cafes, takeaway/delivery, other.
Clothing & Personal Care	Includes clothes & shoes, hair & beauty, other.
Recreation & Holidays	Includes lifestyle and culture, newspapers/magazines/books, sports, hobbies, memberships (gym, fitness courses), gifts, holidays & airfares, donations, other.
Public education/childcare & dependants	Includes all education levels (primary, secondary and tertiary education) for all borrowers and dependants on the application. For all private/ non-government school fees only please refer to the 'Private/nongovernment school fees' category.
Medical & Health	Includes doctor, pharmacy, dentist, optical, physio/remedial/chiro/ alternative therapies, other.
Insurance	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.
Other	

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

Use our easy credit card selector tool to help find the right NAB credit card. Choose & compare using features most important to you.

Compare NAB credit cards with other cards at www.nab.com.au/keyfactsheet

Visit <https://www.nab.com.au/personal/credit-cards/calculators-and-tools/product-selector>

- ☐ NAB Low Rate ☐ NAB Rewards Signature ☐ NAB Qantas Rewards Premium
☐ NAB Low Fee ☐ NAB Rewards Platinum ☐ NAB Qantas Rewards Signature

Credit Limit

Would you like to apply for the maximum credit limit available to you based on your application details?

Yes ☐ No ☐ (If NO, please request a credit limit)

New credit card limit requested

\$

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

Title	Surname	Given Names
<input type="text"/>	<input type="text"/>	<input type="text"/>

NAB Qantas Credit Cards only (not applicable to NAB Rewards Credit Cards)

Qantas Frequent Flyer 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. For more information about Qantas Frequent Flyer or to apply for a membership, visit qantas.com/frequentflyer or call **13 11 31** (a joining fee applies).

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.

Card number

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).



Authority to Disclose Information to National Australia Bank Limited

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

Signature

✗

✗

Name (BLOCK LETTERS)

Name (BLOCK LETTERS)

Date

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.