



Third Party Banking – Home Loan Privacy Consent and Supplementary Products Application



Purpose of this form

This form must be used for all home/investment home loan applications. In addition, use this form to apply for a supplementary financial product offered by the Commonwealth Bank, and provide us with your details or that of your company or trust. By signing this form you authorise us to use your information in the ways described in Third Party Banking Home Loan Privacy Consent and Supplementary Product Details and agree to abide by the various terms and conditions for each product you apply for.

Part A – Broker Details and Customer Acknowledgement

Broker Head Group

Broker name

Broker ID

RM State

Contact phone number

Mobile phone number

Broker application number

Bank reference number

Joint Loan (tick one box only)

Yes No

Products customer is applying for (please tick (✓))

- Smart Access, Complete Access, Smart Access/Complete Access Overdrafts, Line of Credit and Equity Unlock Loan for Seniors (refer to Part D)
- NetBank (Internet Banking) (refer to Part E) Low Documentation Loan (refer to Part G)
- Direct Debit Request for payment of Rate Lock Fee (refer to Part F) Commonwealth Bank Credit Card (refer to Part H)

Please send an application for MISA to: Customer 1 Customer 2

1. Acknowledgements

1.1 Identity Verification and Privacy Consent (All to sign)

I/We acknowledge that:

- I/We agree to Third Party Banking Home Loan Privacy Consent and Supplementary Product Details, Part A, and authorise the Bank to exchange my information;
- I/We give permission to the person named above; and
 - any other person acting for the Broker Head Group under a finance brokerage agreement with you; and
 - any other person named below; and
 - all other persons named as applicants in my/our credit application

to give to and/or receive from you any record or personal information about me or my company in connection with the processing and accepting of any application to you for credit and/or the subsequent management of the credit provided.

1.2 Supplementary products (All to sign)

I/We acknowledge that:

- I/We apply for the products indicated with a tick under **Broker to complete** and agree to the terms and conditions set out in Third Party Banking Home Loan Privacy Consent and Supplementary Product Details (The Bank may pay a fee or commission to a third party if they introduced me/us to the Bank).
- If I/We give the Bank my/our email or mobile phone details, I/We agree that it may communicate with me/us electronically so that the Bank can provide updates, reminders and/or information on the Group's products and services.
- I/We am/are not an undischarged bankrupt.
- the Bank will rely on information in this form and where applicable, that obtained from a credit reporting agency, to make a decision as to whether to offer me/us the products applied for.

▶ Signature required on following page

Smart Access, Complete Access, Smart Access/Complete Access Overdrafts, Line of Credit, Equity Unlock Loan for Seniors, Commonwealth Bank Credit Card, and Netbank only (tick if applicable)

- I/We acknowledge that terms and conditions related to the above products will be provided as indicated in Third Party Banking Home Loan Privacy Consent and Supplementary Product Details, Parts B, C and E.
- If I am applying for a credit card, I have reviewed the features and costs of the credit card (as set out in "Important things to know about Credit Cards"), and confirm that it suits my needs.
- If I am applying for a Smart Access /Complete Access Overdraft facility, I have reviewed the features and costs of the product (as set out in "Important things to know about Personal Overdrafts"), and confirm that it suits my needs.

Rate Lock / Trust Investigation Direct Debit Request (tick if applicable)

- I/We acknowledge that any Rate Lock Fee /Trust Investigation fee is not refundable even if I/we do not proceed with the loan.
- I/We authorise the Bank to verify details of my/our account with my/our financial institution and for it to provide information to the Bank for that purpose.

Additional Information

- I/We have completed the appropriate parts of the Additional Information section of this document.

No advice

- I/We acknowledge that my/our broker has not given me/us a recommendation, statement of opinion, or a report of either of those things, intended to influence a decision concerning a, Smart Access Account, Complete Access Account or NetBank.**

Part A – Broker Details and Customer Acknowledgement (continued)

Customer/Director 1/Beneficiary 1/Trustee 1 Date

Customer/Director 2/Beneficiary 2/Trustee 2 Date

A tick (✓) in the box means that you do not wish to receive marketing information from the Commonwealth Bank Group.

A tick (✓) in the box means that you do not wish to receive marketing information from the Commonwealth Bank Group.

Part B – Customer and Company Details

It is against the law to use false names. You must state all the names by which you are commonly known on this application form.

Customer/Director 1

For more than two Directors, provide details on a separate sheet for sections A, B and G (where applicable).

Title Full given name(s)

Surname Other names known by (if any)

Date of birth Occupation

Residential address (PO Box is not acceptable)

 State Postcode

Postal address

 State Postcode

Home phone number Work phone number

Mobile number

Email address Company name

Company Registered business address (PO Box is not acceptable)

 State Postcode

Customer/Director 2

Title Full given name(s)

Surname Other names known by (if any)

Date of birth Occupation

Residential address (PO Box is not acceptable)

 State Postcode

Postal address

 State Postcode

Home phone number Work phone number

Mobile number

Email address Company name

Company Registered business address (PO Box is not acceptable)

 State Postcode

Part C – Trustee Details

Trustee Information (all trusts)

Full name of Trust

Business name of Trust (if any)

Registered business address (PO Box is not acceptable)

 State Postcode

Trust type (unit, discretionary, family trust, managed funds, other)

Is the Trust operating as a charity? (Please tick (✓) appropriate box)

Yes. If Yes, what is the objective/purpose of the charity? (e.g. vocational training for disabled persons, assistance for tsunami victims, building fund for a particular school or institution etc).

No

Was the Trust established in Australia? (Please tick (✓) appropriate box)

Yes.

No. If No answer these questions:

1. Provide name of country where Trust was established

2. What is the objective of the Trust?

3. Why are you asking for an account/facility with the Commonwealth Bank of Australia or related company?

Beneficiary details

Provide full name of each beneficiary or type of membership class

Beneficiary 1 or Unit Holder 1

Beneficiary 2 or Unit Holder 2

Beneficiary 3 or Unit Holder 3

For more than three beneficiaries, provide details on a separate sheet **OR** details of membership class(es) (e.g. unit holders, family members of named person, charitable purpose, other please describe). If there are more classes, provide details on a separate sheet.

Beneficial owners (who are not an applicant or director)

Name

Address

Name

Address

Part C – Trustee Details (continued)**Trustee 1**

Title Full given name(s)

Surname Other names known by (if any)

Company name

Trustee 2

Title Full given name(s)

Surname Other names known by (if any)

Company name

Part D – Smart Access, Complete Access, Smart Access / Complete Access Overdraft, Line of Credit and Equity Unlock Loan for Seniors Application

Complete this section if you wish to apply for any of the banking products listed below.

Please ensure you read Third Party Banking Home Loan Privacy Consent and Supplementary Product Details, Part B and C.

1. Choose a product(s) (please tick (✓))

- Complete Access overdraft
- Smart Access overdraft
- Complete Access
- Smart Access
- Line of Credit
- Equity Unlock Loan for Seniors ▶ Please complete section 6

2. Your Smart Access/Complete Access details

BSB number Account number

I would like a credit limit of \$ Term (temporary Overdrafts only)

or such lesser amount as I qualify for.

Purpose and clearance arrangements for the Overdraft (if applicable)

3. Tell us how you want to operate your account (Joint accounts only) (please tick (✓) one box only)

- Either to operate (Mandatory for Smart Access and Complete Access)
- Both must sign

Cheque book required

- No
- Yes ▶ number of books

Name on cheque book:

No crossing

Not negotiable

Not negotiable A/C payee only

Part D – (continued)**4. Ask us to arrange electronic access (available where 'Either to Operate' is selected as the Method of Operation in (3)).** (please tick (✓) one box only)

Option 1

- Order me a for the following:
- Debit MasterCard Keycard

Cardholder name 1

Cardholder name 2

Option 2

- Link my account to my existing Debit MasterCard/Keycard/ Credit Card.

Cardholder name 1

Cardholder name 2

Cardholder name 3

Cardholder name 4

Note: We will link your account as your primary **savings** account where possible. Our next option will be to link your account as your primary **cheque** account followed by **other**.

Statement delivery method (please tick (✓) one box only)

- Paper
- Online

Note: to receive online statements you must register with NetBank and supply your current email address.

5. Your Tax File Number

1. TFN/Exemption category

2. TFN/Exemption category

You are not legally obliged to give us your tax file number for the account. However, if you don't quote it, the law requires us to deduct tax from any interest earned on the account above a certain threshold.

6. Equity Unlock Loan for Seniors

- I/We want the flexibility of not having to make repayments, but understand that if I/we don't, the interest will be added to the loan and will decrease the amount available to me/us or my/our estate when the house is sold.
- I/We have considered and decided against other alternatives such as realising assets, restructuring my/our income/superannuation or selling my/our existing property and downsizing.
- I/We either
- do not receive a Centrelink payment; or
 - have made enquiries with Centrelink to check there will be no adverse effect on my/our payment.

Part E – NetBank (Internet Banking)

Complete this section if you wish to apply to use NetBank. Please ensure you read Third Party Banking Home Loan Privacy Consent and Supplementary Product Details, Part C.

Name the accounts to be linked to NetBank. Note: All accounts in your own name are automatically linked.

Account type (e.g. home loan, passbook etc.)	Account number (if known)	Account name
1.		
2.		
3.		
4.		

Part F – Direct Debit Request to Pay the Rate Lock Fee / Trust Investigation Fee

Complete this section to pay the Rate Lock Fee / Trust Investigation Fee by direct debit.

Please ensure you read Third Party Banking Home Loan Privacy Consent and Supplementary Product Details, Part D for important information about payment of the Rate Lock Fee / Trust Investigation fee by direct debit request.

I/We give permission for the Debit User (Commonwealth Bank of Australia (APCA user ID number 650 or 301813)) to:

- arrange for money to be debited from my/our account at the financial institution named below through the Bulk Electronic Clearing System or to debit my/our account by other means
- maintain the Direct Debit in accordance with the terms set out in Third Party Banking Home Loan Privacy Consent and Supplementary Product Details, Part D.

Details of account to be debited for Rate Lock Fee / Trust Investigation fee

Name of financial institution

Address of the financial institution

<input type="text"/>	
State	Postcode

Account name (please insert name in full)

BSB number

Account number

ABN/ARBN (if applicable)

Branch name

Part G – Low Documentation Loan Application

Complete and sign this section if you wish to apply for a Low Documentation Loan.

Please ensure you read Third Party Banking Home Loan Privacy Consent and Supplementary Product Details, Part F for important information about Low Documentation Loans.

Period of time self employed (years/months)

ABN

Gross taxable income* Individual

Total assets

Total liabilities

Name of business/company

*This amount is your self-employed income over the last full financial year/reporting period after you deducted all business expenses. Do not include income from any other source in this amount.

I/We declare and acknowledge that:

- I/We are currently self-employed
- The financial statements for me/us/the company named in Third Party Banking Home Loan Privacy Consent and Supplementary Product Details, Part F are currently unavailable
- In considering my/our application for a loan, the Bank will rely on the details I/we have provided. It will also make further enquiries to confirm the income or assets stated via Business Activity Statements (BAS) and by checking if my/our income is registered for Goods and Services Tax (GST).
- In the event of default under any loan approved by the Bank, it may exercise its rights under any mortgage executed by me/us as security, including selling the property to be mortgaged.
- The Bank strongly recommends that I/we confirm that the financial information provided is accurate, and that the stated income, after expenses, is sustainable over the intended loan term.
- If I/we have any doubts about these matters or the level of borrowing and repayments for which I/we will become responsible I/we should obtain independent financial advice.

Customer/Director 1

Date

Customer/Director 2

Date

Part H – Commonwealth Bank Third Party Banking Credit Card Application

Complete this section if you wish to:

- apply for a Credit Card.
- ask us to transfer a nominated amount from your non-Commonwealth Bank credit or store card account(s) to your new Commonwealth Bank Credit Card.

For important information about Credit Cards please refer to Third Party Banking Home Loan Privacy Consent and Supplementary Product Details, Part E.

1. Your personal details (use clear block letters)

Title Full given name(s)

Surname Other names known by (if any)

Date of birth Driver's licence number

Number of dependants Home phone number

Work phone number Mobile number

Email address

Note: To receive electronic statements, you must register for NetBank and provide a current email address.

2. Choose the type of card you want (please tick (✓) one box only)

Credit Limit I would like a credit limit of \$ (or such lesser amount as I qualify for)

Note: The minimum credit limit for a Gold card is \$4,000, Platinum card is \$8,000 and Diamond card is \$18,000

Credit Card Type	Package Annual fee exclusion	No-Package (annual fee waived first year)
Awards	<input type="checkbox"/> (WPKIFR)	<input type="checkbox"/> (HSRDE)
Low Fee	N/A	<input type="checkbox"/> (HSCDE)
Low Fee Gold	<input type="checkbox"/> (WPKG NR)	<input type="checkbox"/> (HGCDE)
Low Fee MasterCard (No Fee Home Loan only)	<input type="checkbox"/> (WPKSC)	N/A
Low Rate	<input type="checkbox"/> (WPKLOW)	<input type="checkbox"/> (HSLDE)
Low Rate Gold	N/A	<input type="checkbox"/> (HGLDE)
Gold Awards	<input type="checkbox"/> (WPGC)	<input type="checkbox"/> (HGRDE)
Platinum Awards	<input type="checkbox"/> (WPKPR)	<input type="checkbox"/> (HPRDE)
Diamond Awards	N/A	<input type="checkbox"/> (HWRDE)
Business Awards	<input type="checkbox"/> (WPKSRB)	<input type="checkbox"/> (HSRBE)
Business Gold Awards	<input type="checkbox"/> (WPKGRB)	<input type="checkbox"/> (HGRBE)
Business Platinum Awards	<input type="checkbox"/> (WPKPRB)	<input type="checkbox"/> (HPRBE)

2a. Business details

If you have selected a Business Card above you must complete this section.

Note: Primary Cardholder must be the Business Owner, Director or Partner. Applicant must be an Australian Citizen or an Australian Permanent Resident. If ABN belongs to a Trust, a copy of the Trust Deed must be provided.

Full registered business name

ABN Business name to appear on card (optional – max 21 characters)

3. Residential address (PO Box is not acceptable)

State Postcode

Postal address (if same as above leave blank)

State Postcode

4. Your status as a resident in Australia (please tick (✓))

- Yes, I am a permanent resident ▶ Go to question 5
Date
- No, My visitor's visa expires on ▶

5. Nominate an additional cardholder (please tick (✓))

- No additional cardholder ▶ Go to question 6
- Yes ▶ Please give details of additional Cardholder

Note: The Cardholder must be 16 years of age or over.

Title Full given name(s)

Surname Other names known by (if any)

Date of birth

Residential address (PO Box is not acceptable)

State Postcode

Please let this person know that you have given us their personal details. Advise them that we will only use their information to provide them with an additional card and to allow us to service their relationship with us.

Do they have any accounts with the Commonwealth Bank? (please tick (✓))

- Branch number Account number
- Yes
- No ▶ Go to question 6

6. Emergency contact name and number

Please let a close relative/friend know that you have given us their personal details, and that we will only use their information if we need to contact you.

Name

Contact phone number

7. Do you have a savings/investment/cheque account with the Commonwealth Bank? (please tick (✓))

- Branch number Account number
- Yes
- No ▶ Go to question 8

8. Do you wish to transfer balances from non-Commonwealth Bank credit or store cards (optional)? (please tick (✓))

- I would like to transfer the nominated amount below from my non-Commonwealth Bank credit or store card account/s to my new Commonwealth Bank Credit Card and to allow us to service their relationship with us. (please ensure you read Third Party Banking Home Loan Privacy Consent and Supplementary Product Details, Part E.

Bank/Store/Financial Institution

Credit/Store card account number

Amount to be transferred

\$

Part H – Commonwealth Bank Third Party Banking Credit Card Application (continued)

Bank/Store/Financial Institution

Credit/Store card account number

Amount to be transferred

\$

9. Credit limit increase invitations

From July 2012, we can only send you credit limit increase invitations from time to time if you have registered your consent to receive them. If we send you an invitation, it's your choice whether to apply. If you do choose to apply for an increase to your credit limit, we'll need to assess your application. You can give or withdraw your consent at any time.

Would you like to provide consent to be sent any credit limit increase invitations from time to time?

- Yes**, you have my consent to send me credit limit increase invitations from time to time
- No**, don't send me credit limit increase invitations

Broker use only

Broker/Agent ID

Bank use only

(State, BSB and loan number will be completed by Mortgage Services)

State

BSB

Home loan number

Staff name

Staff signature

Fax completed form to (02) 9635 4200

Part I – Additional Information

1. Future Changes – complete in all cases

(please tick (✓) one box only)

Do you know of any future changes in your ability to make repayments without financial difficulty?

- Yes
- No

If yes, what kind of change are you expecting?

- Temporary decrease in income
- Permanent decrease in income
- Anticipated large expenditure

How will you continue to make repayments?

- Securing additional income
- Using savings
- My application reflects these changes
- Reducing expenditure

2. Reasons for Refinance – only if loan purpose includes refinance (please tick (✓) one box only)

What are your reasons for refinancing the credit?

- Cost Reduction
- Convenience/flexibility
- Consolidate financials with CBA
- Service
- Specific features or products

Do you expect to pay exit fees or break costs?

- Yes ▶ If 'Yes', what is your estimate of these costs? \$
- No

3. Additional Liabilities/Commitments – complete in all cases

Liability Type	Monthly Payments	Total Amount Owing	Percentage Owned			To Cease
			Appl 1	Appl 2	Joint	
HECS/HELP debt	\$	\$	%	%	%	
Court ruled child maintenance debt	\$	\$	%	%	%	
Court ruled other debt	\$	\$	%	%	%	
Centrelink debt	\$	\$	%	%	%	

Key facts about CBA's credit cards

Correct as at 08 April 2012

CommonwealthBank



Australian credit licence 234945

This information sheet is an Australian Government requirement under the *National Consumer Credit Protection Act 2009*

Description of credit cards

Product name	Student credit card	Low Rate credit card	Low Rate Gold credit card	Low Fee credit card	Low Fee Gold credit card	Awards credit card	Gold Awards credit card	Platinum Awards credit card	Diamond Awards credit card
Minimum credit limit	\$400	\$500	\$4,000	\$500	\$4,000	\$500	\$4,000	\$8,000	\$18,000
Minimum repayments	If the closing balance is less than \$25, the minimum payment is the closing balance. Otherwise, the minimum payment is the greatest of: <ul style="list-style-type: none"> the excess of the closing balance over the credit limit on your card account; 2% of the closing balance (rounded down to the nearest dollar); and \$25. 								
Interest on purchases	20.24% p.a.	13.49% p.a.	13.49% p.a.	20.24% p.a.	20.24% p.a.	20.74% p.a.	20.74% p.a.	20.74% p.a.	20.74% p.a.
Interest-free period	Up to 55 days on purchases	Up to 55 days on purchases	Up to 55 days on purchases	Up to 55 days on purchases	Up to 55 days on purchases	Up to 55 days on purchases	Up to 55 days on purchases	Up to 55 days on purchases	Up to 55 days on purchases
Interest on cash advances	21.74% p.a.	21.74% p.a.	21.74% p.a.	21.74% p.a.	21.74% p.a.	21.74% p.a.	21.74% p.a.	21.74% p.a.	21.74% p.a.
Promotional interest rate	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Balance transfer interest rate	5.99% p.a. for 5 months	5.99% p.a. for 5 months	5.99% p.a. for 5 months	5.99% p.a. for 5 months	5.99% p.a. for 5 months	5.99% p.a. for 5 months	5.99% p.a. for 5 months	5.99% p.a. for 5 months	5.99% p.a. for 5 months
Annual fee	\$0	\$78	\$120	\$24	\$90	\$89	\$144	\$280	\$425
Annual Fee (Preferential pricing with a qualifying Commonwealth Bank account or loan)*	N/A	\$48	\$90	\$0	\$0	\$59	\$114	\$250	\$395
Late payment fee	\$20	\$20	\$20	\$20	\$20	\$20	\$20	\$20	\$20

There may be circumstances in which you have to pay other fees.

A full list of current fees applicable to this credit card can be obtained from www.commbank.com.au/personal/credit-cards/card-fees-charges.aspx.

For more information on choosing and using credit cards visit the ASIC consumer website at www.moneySMART.gov.au

The information on this sheet may be out of date. To confirm this information is correct you may wish to visit www.commbank.com.au/keyfacts

* For more information on preferential pricing, please refer to www.commbank.com.au/personal/credit-cards/preferential-pricing.aspx