

1. DOCUMENT DELIVERY

MyState delivers digital loan documents via DocuSign. Customers will be able to review, approve and sign electronically. Each customer must have their own mobile phone number. Email address must also be supplied for each customer. Please note by law, there may be some documents that cannot be signed electronically. These documents will be emailed to print, physically sign and return.

2. FIXED RATE LOCK – DISCUSS, COMPLETE ADDITIONAL FORM & PROVIDE PROOF OF PAYMENT

I can confirm I have offered the customer the option to have a Fixed Rate guarantee known as Rate Lock (Rate guarantee for Fixed Rate loans only). I have explained rates can change at any time and without Rate Lock, the customer will receive the Fixed Rate on the day of funding (which may be different from the rate at application). I understand and have explained to the customer:

- **The Rate Lock form must be completed and included when the loan application is first submitted and the fee paid; if the fee is not paid, the customer is not guaranteed the rate.**
- Rate Lock fee is \$395 or 0.15% of the approval amount, whichever is the greater.
- The Rate Lock period is 90 days from submission and cannot be extended
- The Rate Lock* fee will be refunded if the loan does not proceed to funding

Full details of the Rate Lock agreement, fees and payment are included on the Rate Lock form. *Please note Rate Lock is not available for Pre-approvals.

My customer/s would like to take Rate Lock. I/they understand that an additional form must be completed AND the Rate Lock fee paid AND proof of payment provided at loan submission. If this is not provided, MyState Bank reserves the right not to honor the request.

3. BROKER ACKNOWLEDGMENT (to be completed by broker/lender)

For All Applications – I can confirm that:

- all applicable requirements have been satisfied, including but not limited to the verification of all savings, income, commitments, liabilities and other information supporting this application
- the application accurately reflects my discussions with the applicant(s) regarding their requirements and objectives as required under Responsible Lending guidelines
- I am satisfied each borrower understands the loan they have applied for and are doing so willingly (if there are any concerns with a borrower being vulnerable, please advise MyState Bank).

 **CHOOSE ONE OPTION ONLY**

I CONDUCTED NON-FACE-TO-FACE INTERVIEWS/REMOTE APPLICATIONS – I CONFIRM THAT:

- I have completed IDYou with the borrower(s) and provided the completed report OR I have identified an acceptable Certifier under the AML/ CTF Act and referred the potential borrower(s) to this person for the purposes of identification and documentation certification.
- Where IDYou report is not completed; a completed ID certification form was received for each borrower and as well as clear and legible copies of all required primary and secondary identification have been provided to support the application.
- Each borrower speaks English sufficiently to understand the nature of the transaction (if this is not the case, please advise MyState Bank).

I CONDUCTED FACE-TO-FACE INTERVIEWS – I CONFIRM THAT:

- Face-to-face interviews have been conducted with each borrower (who are individuals) or appropriate representatives of the borrower (corporate applications e.g. companies)
- Each borrower was identified in line with MyState Bank's AML/CTF Program and I have sighted and copied all original primary and secondary documentation. I have dispatched clear and legible copies to MyState to support this application.
- Each borrower speaks English sufficiently to understand the nature of the transaction (if this is not the case, please advise MyState Bank).

Broker Name

Broker Signature Date

4. APPLICANT DECLARATION AUTHORITY & ACKNOWLEDGEMENT

Responsible Lending Declaration:

I/We confirm that I/we have completed a thorough Responsible Lending conversation with our lender about my/our goals and requirements; loan products, features and repayment types. I/We understand the need to meet MyState’s Responsible Lending Guidelines and confirm the information provided during the loan interview process has been recorded accurately by our lender and suits our requirements and objectives.

Authorisation

I authorise MyState Bank to disclose my/our personal information to: Any person acting on my/our behalf including my/our broker or referrer, solicitor, conveyancer or settlement agent, to process my application and establish and manage my/our loan. This may include approval details of my/our loan account number, product type, loan amount, interest rate and any arrears position on that loan, whether the loan is funded or whether the loan is discharged.

Acknowledgement

By signing this application, you acknowledge having read and understood this permission to obtain and disclose information. You authorise the persons and organisations named above to give and obtain the information in the ways specified New Loan Privacy and Credit Disclaimers until the credit is repaid in full.

I/We the undersigned:

- Acknowledge that in applying the principles of the National Consumer Protection Act 2009 and in particular MyState Bank’s duty to lend only in a responsible manner, MyState Bank will rely on the truthfulness of this information provided in making our assessment regarding your financial situation and that the proposed contact is not unsuitable for you.
- Supply the details contained in this application for the purpose of enabling MyState Bank to determine whether to grant me/us a loan.
- Understand and acknowledge that the submission of this application does not imply any acceptance by MyState Bank to grant me/us a loan.
- Understand that any decision of MyState Bank to accept this application is made in reliance on the information given by me/us in this application and that MyState Bank reserves the right to accept or refuse this application in its absolute discretion.
- Authorise MyState Bank to make any inquiries in relation to this application MyState Bank considers necessary.
- Hereby apply for the finance described herein to be secured by mortgage on the property described herein and represent that all statements made in this application are true and made for the purpose of obtaining finance. Verification may be obtained from any source named herein.
- Further acknowledge that any advisor, broker, agent or other person who introduces the Applicant to MyState Bank is not an agent of MyState Bank and does not have the authority to bind MyState Bank or to vary the terms of the loan.
- Are authorised to provide the personal details presented and I/we consent to my/our information being checked with the document issuer or official record holder for the purposes of confirming my identity via third party systems.
- Acknowledge that MyState Limited may send notices, statements, disclosures and other documents to me/us by email, or by emailing me/us to notify me/us that the document is displayed on, and can be retrieved from, a website.
- Acknowledge I/we must check my/our email account regularly for electronic communications from MyState Limited.
- Understand I can contact MyState via phone or secure message to unsubscribe from receiving communications electronically.
- Confirm I/we have read and understand the additional information included in the (disclosure documentation) and support policies including but not limited to the Privacy policy and Disclaimer document. Confirm and declare that all of the information provided as part of this application is true and correct even if the information is not in their own handwriting.

Applicant 1

Full Given Names & Surname

I do not wish to be contacted in regard to other products, services and special offers by MyState Bank

I do not wish to receive marketing/promotional materials from MyState Bank, subsidiaries and its promotional partners

Signature Date

Applicant 2

Full Given Names & Surname

I do not wish to be contacted in regard to other products, services and special offers by MyState Bank

I do not wish to receive marketing/promotional materials from MyState Bank, subsidiaries and its promotional partners

Signature Date

Attention is drawn to the fact that if any false information or statements have been made in this application, the applicants may be subject to:

- i. A penalty of imprisonment and/or fine.
- ii. Requirement to pay the full loan amount immediately on demand.

5. ONLY COMPLETE THIS DECLARATION SECTION IF YOU ARE INTENDING TO PREDOMINATELY USE YOUR FUNDS FOR AN INVESTMENT OR BUSINESS PURPOSE OTHER THAN RESIDENTIAL PROPERTY.

This declaration must be signed by all Borrowers for it to be effective. I/We declare that the credit to be provided to me/us by the credit provider is to be applied wholly or predominantly for the investment or business purposes other than investment in residential property (or for both purposes). **Important** you should not sign this declaration unless this loan is wholly or predominantly for business or investment purposes other than investment in residential property. By signing this declaration, you may lose your protection under the *National Consumer Protection Act 2009*.

Applicant 1

Full Given Names & Surname

Signature Date

Applicant 2

Full Given Names & Surname

Signature Date

COLLECTION OF YOUR INFORMATION

What information can be disclosed?

MyState Bank (MyState) is collecting your personal information to enable it to assess this application and for the purposes described in the product terms and conditions. Without this information MyState may not be able to consider or approve your application.

MyState may also collect your personal information from credit reporting bodies for the purposes of assessing your application.

DISCLOSURE OF INFORMATION

You agree that MyState may disclose your personal information (which may include information about your credit history obtained from credit reporting bodies) to:

- any person who introduces you to MyState
- any agent, contractor or service provider MyState engages to carry out or assist its functions and activities;
- an organisation that assists MyState to identify, prevent or investigate any fraud, unlawful activity or misconduct (or suspected fraud, unlawful activity or misconduct);
- your employer;
- another credit provider to assess a credit application (to MyState or the other credit provider) or to investigate suspected fraud on your account (held with MyState or the other credit provider);
- valuation service providers for the purpose of them obtaining a property valuation as required by MyState and who may combine your property information with other information in their databases to improve their services;
- your referee;
- your joint borrower(s) or account holder(s);
- any related entity of MyState;
- any person who has offered, or is considering whether to offer, property as security for your credit product; and
- an accredited organisation(s) if requested by you, other joint account holder(s) or secondary user(s) under the Consumer Data Right (CDR).

For more information on the CDR at MyState please read our [CDR policy](#)

Credit Reporting

MyState may also disclose your information, including information about your other credit liabilities, repayments and defaults, to credit reporting bodies. Information about credit reporting, including: the name and contact details of these credit reporting bodies; when MyState may disclose your information to them to include in your credit report; and how you can request credit reporting bodies not use your information in certain circumstances, is available within the [MyState Privacy Policy](#)

Overseas disclosures

We will not directly disclose your personal information overseas. Where we are required to provide your information to other organisations in the provision of credit related activities, such as insurers or lenders' mortgage insurances, your personal information may be disclosed overseas. You will be provided with information on their Privacy Policy as part of the disclosure material provided.

However, if we do disclose this information outside Australia, we will do so on the basis that the information will be used only for the purposes set out in this document and in accordance with our [privacy policy](#)

Foreign Tax Resident

Under Australian Taxation Laws, each time you open an account with us we will ask you if you are a foreign resident for tax purposes. Your tax residency relates to the country or countries in which you are required to lodge a tax return. If you are a resident for tax purposes outside of Australia, we are legally obliged to provide certain information about your account(s), along with other financial information, to the Australian Tax Office (ATO). The ATO may exchange this information with a tax authority or authorities of another jurisdiction or jurisdictions pursuant to intergovernmental agreements which aim to ensure compliance with tax laws in Australia and other participating jurisdictions and to act as a deterrent to tax evasion.

If you are a foreign resident for tax purposes you will be required to provide your foreign Tax Identification Number (TIN) and the jurisdiction where you hold the foreign tax resident status. Failure to provide your TIN may result in the account not being opened.

You are required to notify us of any change in your circumstances as soon as practical.

Electronic verification

Under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AML/CTF Act)*, we can disclose your name, residential address and date of birth to a credit reporting body. The purpose of this disclosure is to ask the credit reporting body to assess whether the personal information disclosed matches (in whole or part) personal information about you held in their records (if any). This electronic verification process helps us to verify your identity.

The credit reporting body may prepare and provide us with an assessment by using the personal information about you and the names, residential address and dates of birth contained in its records about other individuals.

If you do not consent to us verifying your identity by electronic verification, we will provide you with an alternate verification process to identify you. If this is the case, please contact us on 138 001 for further information.

LMI

Lenders' mortgage and trade insurers

In the event that we decide to obtain lenders mortgage insurance (LMI) on your loan, our lenders mortgage insurer will obtain information about you from the Credit Provider and might also share some of your personal information with the Credit Provider, Credit Reporting bodies and others. Lenders' mortgage insurance protects us in the unfortunate event of you defaulting on your home loan.

A lenders' mortgage insurer may obtain information about you from a Credit Provider or from a credit reporting body to assess whether to provide lenders' mortgage insurance to us in relation to an application for consumer credit, to assess the risk of default by you, for a mortgage insurance purpose relating to you, for any other purpose under the insurance policy issued to us in relation to your loan. A registered trade insurer may obtain information about you from a Credit Provider or from a credit reporting body to assess whether to provide trade insurance to us in relation to an application for commercial credit.

Lenders Mortgage Insurance may be acquired by the Credit Provider from Helia Insurance Pty Limited (ABN 60 106 974 305) or QBE Lenders' Mortgage Insurance Limited (ABN 70 000 511 071) ("LMI provider").

Helia Insurance Pty Limited ABN 60 106 974 305
Address: GPO Box 3952, Sydney NSW 2001
Phone: 02 8248 2597
Contact Person: Privacy Officer
Email: privacyofficer@helia.com

Helia handles information about you in accordance with its privacy policy and credit reporting policy available at: www.helia.com.au

QBE Lenders' Mortgage Insurance Ltd ABN 70 000 511 071
Address: 82 Pitt Street, Sydney NSW 2000
Phone: 1300 367 764
Contact Person: Customer Care
Email: complaints@qbe.com

QBE handles information about you in accordance with its privacy policy and credit reporting policy available at: www.qbelmi.com

These Privacy Policies & Credit Reporting Policies include:

- The types of information they collect, hold and disclose
- how you can access and correct your information that a LMI provider holds;
- how you can make a complaint if you have concerns about how a LMI provider manages your information; and
- how the LMI provider will deal with complaints.

Security, privacy policy, and marketing preferences

We take all reasonable steps to ensure that all your personal information held by us (on our website or otherwise), is protected from misuse, interference and loss, and from unauthorised access, disclosure or modification.

Privacy Policy

Our Privacy Policy available at mystate.com.au, or at any MyState Bank branch provides additional information about how we handle your personal information. It sets out how you can ask for access to personal information we hold about you and seek correction of that information. It also explains how you can complain about a breach of the Privacy Act and how we will deal with your complaint.

Promotion of other products or services

MyState may use your personal information to help MyState promote its products or services or those of its related entities or partners. MyState may also disclose your personal information to its related entities or partners to enable them or MyState to tell you about a product or service.

Where you do not want MyState to tell you about its products and services or those of its related entities or partners, you may contact us via phone, secure message or in branch at any time to withdraw your consent.