

MyStateBank Broker Submission Checklist

For more information please call: 1300 888 306. Please email all supporting documents to: lendingsupport@mystate.com.au


Broker Name Customer requires Offset Account Yes No Fast Refinance

Applicant's Name

The items in this checklist are required for the loan application to be placed in queue for assessment

A. APPLICATION FORM


- Broker notes
- Completed application form with broker & customer signatures
- Signed consent to all disclaimers, policies and declarations outlined
- Guarantors (if applicable) application signed, dated & financial details completed
- Exit Strategy for Owner Occupied applicants 55 or over

 **Please double check Application Form has been signed by all parties. Missing signatures will delay assessment.**

B. IDENTIFICATION

Identification completed (Applicants & Guarantors)

- IDyou, **OR**
- Copy of in date Driver's License (back and front), **OR**
- ID confirms full legal name and matches application
- Visa/vevo Docs (If Required)

 **Invalid ID will hold up your file. Please check expiry dates, names and addresses.**

C. SERVICING CALCULATOR

- MyState Servicing Calculator (Use current one within your Aggregator software each time, out of date versions will cause rework)
- Construction tab (if applicable)

D. INCOME

PAYG:

- Computer generated most recent 2 payslips (at the time of submission) confirming at least 3 months year to date **OR**

Alternatively a current one month bank statement showing salary credits can be provided accompanied with one of:

- Employment Letter
- Employment Contract showing gross base income and frequency of payment

Payslips with less than 90 days YTD:

- Require the last payslip from the previous financial year

Casual employees:

- Most recent 2 payslips **PLUS** either 3 months bank statements, **OR** a PAYG summary from the previous year
- Casual applicants must have held their position for a minimum of 6 months with their current employer

Family business employees:

- Latest taxation return or PAYG summary **PLUS** 2 latest payslips (Payment is to align with latest bank statement), **OR**
- Payslips plus 3 months bank statements showing regular salary payments

Bonus / Commission:

- Last 2 years PAYG, Payment Summary or Employer Letter
- Latest 2 years ATO Notice of Assessment

 **Please remove all TFNs**

Overtime income, shift and penalty payment:

- Computer generated most recent payslip (at the time of submission) confirming at least 3 months year to date

Rental Income:

- Signed Rental Tenancy Agreement / Lease **OR**
- Rental Statements from Real Estate latest 1 month **OR**
- Bank Statements showing at least 6 months of clearly identifiable rental credits **OR**
- Rent Appraisal from Real Estate / Valuer (non tenanted properties)

Other Income:

- Centrelink Income Statement (most recent) and other Government income
- Child Maintenance Agreement registered with CSA (Max age 13 years) **AND** Bank Statements showing 3 months payment credit
- ADI dividend and interest. Latest 2 years financial tax returns required

Self Employed / Company / Trust:

- Trust Deeds – Certified (if applicable)

Latest two years:

- Personal Taxation Returns
- ATO notice of assessments
- Business Taxation Returns (for partnership, companies, trusts and sole traders) **AND** business financial statements

E. LENDERS MORTGAGE INSURANCE (LMI) OR NHFIC APPLICATIONS

What is the proposed LVR? %

Where LMI is applicable, confirm the following points have been discussed and/or provided to the customer(s) by ticking the boxes:

- Discussion and understanding of what LMI is and that it covers the bank not the customer(s)
- The refund process has been explained
- Clear customer consent obtained to proceed with the application for credit, including LMI
- Customer(s) has/have been provided with an LMI Fact Sheet at time of application
- Customer(s) has/have been advised an LMI Declaration/Disclaimer will be provided as part of their contract pack, for signing by the customer(s)
- LMI premium calculator

For NHFIC Applications (Subject to availability):

- NHFIC Declaration
- NHFIC MyState Checklist
- Latest Notice of Assessment with tax file number removed
- Evidence of citizenship (birth certificate, passport or citizen certificate)
- Medicare Card/s

F. LOAN PURPOSE

Property Purchase:

- Contract of Sale – full copy, signed & dated (including all special conditions)
- Evidence of deposit paid

Refinance:

- NB** No statements required on debt consol where debt is reported on CCR (not applicable with FastRefi)
- Where account is not reported on Equifax CCR, 3 months' consecutive statements are required

Fast Refinance:

- MyState Fast Refi Loan Eligibility checklist
- Provide to customer, MyState Fast Refi Overview Summary Sheet
- Ensure payout figure is used using the Fast Refi Calculator
- Three months consecutive statements for loans being refinanced

Construction:

- Fully executed building contract - signed by applicants and builder
- Council Approved Plans (Incl. structural renovations requiring council approval, or if cash out >= \$100,000 a declaration of non-structural)
- Specification and schedule of payments (may be included in building contract)
- Building Permit
- Evidence of Deposit Paid
- Plumbing Permit – Tasmania only

G. APPLICANT'S CONTRIBUTION – PROPERTY PURCHASE / CONSTRUCTION

Genuine Savings:

Genuine savings (loans greater than 90% LVR)

- Funds held or accumulated for a minimum of 3 months evidenced with statements in the name of at least one borrower **OR**
- 3 months rental ledger

Non Genuine Savings:

- Statutory Declaration of gift being non-repayable

FHOG:

- Original and executed FHOG Application forwarded to: lendingsupport@mystate.com.au or upload to 'Additional Documents' card in AOL

Evidence of funds to complete:

- The most recent bank transaction statement (including running balance)

H. OTHER

- Brokerage Tax Invoice (if applicable)
- If Rate Lock is taken, provide proof of payment with loan submission.

Note: MSA National acting for MyState Bank for the Contact Details for all Discharge Forms. For each State's specific details go to: www.msanational.com.au/contact-us

NB: In addition to the above required supporting documents, additional supporting information may be required to provide clarity on assesment.

1. UPFRONT VALUATIONS – INCLUDING AVMS

To ensure we have the correct data we need a copy of any upfront valuations that may have been ordered, including AVMs and the Valex ID.

Yes, I have an upfront AVM or Valuation/s. Valex ID Valex ID
 No, I haven't ordered any upfront AVMs or Valuations. Please order on my behalf.

2. 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.

Customer 1 Email Address Customer 1 Mobile No.
 Customer 2 Email Address Customer 2 Mobile No.

3. 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.

4. 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

 **CHOOSE ONE OPTION ONLY**

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

- I have identified an acceptable Certifier under the AML/CTF Act and referred the potential borrower(s) and guarantor(s) to this person for the purposes of identification and document certification.
- Each borrower and guarantor speaks English sufficiently to understand the nature of the transaction (if this is not the case, please advise MyState Bank).
- A completed AML/CTF Certification Form was received for each borrower and guarantor as well as certified copies of all primary and secondary documentation. I have dispatched quality copies of all required certified documentation to MyState Bank to support this application.

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

- Face-to-face interviews have been conducted with each borrower and guarantor (who are individuals) or appropriate representatives of the borrower and guarantor (corporate applications e.g companies).
- Each borrower and guarantor speaks English sufficiently to understand the nature of the transaction (if this is not the case, please advise MyState Bank).
- Each borrower and guarantor 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 quality copies of all required documentation to MyState Bank to support this application.

Broker Name

Broker Signature Date

5. DECLARATIONS

By signing the below I/we:

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.

Electronic Communication Agreement:

We'd like to communicate with you electronically, which may be via email, SMS, our website, Internet Banking, the MyState App or other electronic methods, including any new methods that become available in the future. Electronic communications may also include hyperlinks or attachments.

To do this we need your consent.

Here are some of the documents, communications or disclosures you may receive electronically:

- application updates and information (this may include approval acknowledgments)
- information we must send to meet our regulatory obligations
- reminders
- statements of account, notices and other documents including terms and conditions.

We'd also like to be able to send your application documents electronically and have your acknowledgement that electronic or digital signatures of your name or initials will be treated the same as pen-and-paper signatures or initials. You can always ask us for paper versions and sign with a pen if you prefer.

We ask you to keep your contact details up to date and regularly check for electronic communications from us, so it's recommended you save or print copies for your records. The email address and mobile number you nominate replaces and supersedes any previous details provided to MyState Bank for similar purposes.

It's important you also understand MyState Bank may still decide to send you paper documents in certain circumstances, including where electronic delivery is unavailable or not permitted by law.

If any applicant **does not consent** to any or all of the above please confirm name/s here:

You're able to change your communication channel preference at any time by notifying MyState Bank in writing, by phone or via secure message in the App or Internet Banking.

Marketing

I/we consent to MyState Bank contacting me/us to promote other MyState Bank products and services offered directly by MyState Bank or a MyState Bank partner which may be of interest to me/us. I/We understand I/we can withdraw this consent at any time by notifying MyState Bank by phone, in writing or unsubscribing from a marketing email.

If any applicant **does not wish to receive** direct marketing, please confirm name/s here:

6. CREDIT REPORTING POLICY

What information can be disclosed?

The Privacy Act allows MyState Bank Limited ('MyState Bank', 'we', 'us', 'our') ABN 89 067 729 195 and other applicable persons to disclose credit information about the applicant and any guarantor referred to in this application (you) relating to this application, including:

- details to identify you and verify your identity, such as your name, sex, date of birth, current and 2 previous addresses, your current and last known employer, and your driver's licence number
- the fact that you have applied for credit and the amount or that we are a current credit provider to you, or that you have agreed to be a guarantor
- advice that payments previously notified as unpaid are no longer overdue
- information about your current or terminated consumer credit accounts and your repayment history
- payments overdue for at least 60 days and for which collection action has started
- cheques for more than \$100 drawn by you which have been dishonoured more than once
- in specified circumstances, that in our opinion you have committed a serious credit infringement
- the fact that credit provided to you by us has been paid or otherwise discharged, and
- other information about credit standing, worthiness, history or capacity that credit providers can disclose under the Privacy Act, including a credit report and information held on the National Personal Insolvency Index

Your sensitive information (e.g. membership of a professional or trade association) may also be disclosed where relevant to this application.

Who can give or obtain information?

The Credit Providers mentioned below may:

- obtain a commercial and consumer credit report containing information about you from a credit reporting body
- exchange credit information about you with each other
- exchange credit information about you with any credit reporting body and any other provider of credit to you named in your credit application or a credit report from a credit reporting body, and
- verify any identification documents provided with the issuer of those documents e.g. verify a drivers licence with the Australian State or Territory who issued it.

6. CREDIT REPORTING POLICY CONTINUED

Credit Providers can mean:

- us
- our related companies
- any introducer, dealer or broker referred to in the loan application
- any agent or contractor of ours assisting in processing the loan application, and
- other entities involved in a securitisation related purpose of the credit provider.

Additionally, in connection with assessing your loan application, administering your loan or collecting unpaid amounts under your loan, we may give information to:

- external service providers to us, such as organisations we use to verify your identity, payment systems operators, mailing houses and research consultants
- insurers and re-insurers, where insurance is provided in connection with our services to you
- superannuation funds, where superannuation services are provided to you
- debt collecting agencies, if you have not repaid a loan as required
- our professional advisors, such as accountants, lawyers and auditors
- state or territory authorities that give assistance to facilitate the provision of home loans to individuals
- other credit providers and their professional advisors
- your representative, for example, lawyer, mortgage broker, financial advisor or attorney, as authorised by you, or
- government and regulatory authorities, if required or authorised by law.

Important information about credit reporting bodies

If you apply for any kind of credit, we may disclose information to a credit reporting body. Specifically, we may disclose information to or collect information from Equifax, whose privacy policy is at www.equifax.com

To help us reach the right people with our credit direct marketing, we may ask a credit reporting body to “pre-screen” a list of potential recipients of our direct marketing against our eligibility criteria to remove recipients that do not meet those criteria. The credit reporting body cannot use information about your existing loans or repayment history in carrying out its pre-screening and it must destroy its pre-screening assessment once it has given us, or a contractor acting on our behalf, the list of eligible recipients. If you do not want your credit information used for pre-screening by a credit reporting body that holds credit information about you, you can opt-out by informing that credit reporting body.

When can information be obtained, used or disclosed?

This information can be obtained, used or disclosed by the Credit Providers before, during or after the provision of credit, for the various purposes identified in the Privacy Act including:

- assessing your application for consumer or commercial credit or to be a guarantor for the applicant, assessing your credit worthiness, managing your loan or the arrangements under which your loan is funded or collecting overdue payments
- to allow a credit reporting body to create or maintain a credit information file about you, and
- if you are in default under a credit agreement, notifying, and exchanging information with, other credit providers and any collection agent of ours.

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.

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.

Disclosure to insurers and guarantors

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.

6. CREDIT REPORTING POLICY CONTINUED

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 or a guarantor, 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 Genworth Financial Mortgage Insurance Pty Ltd (ABN 60 106 974 305), trading as Genworth, or QBE Lenders' Mortgage Insurance Limited (ABN 70 000 511 071) ("LMI provider").

Genworth Financial Mortgage Insurance Pty Ltd ABN 60 106 974 305
 Level 26, 101 Miller Street, North Sydney NSW 2060
 Phone: 1300 655 422
 Contact Person: Privacy Officer
 Email: privacyofficer@genworth.com
 Genworth handles information about you in accordance with its privacy policy and credit reporting policy available at: www.genworth.com.au

QBE Lenders' Mortgage Insurance Ltd ABN 70 000 511 071
 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:

- 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.

What is the purpose of collection of personal information by an LMI provider?

An LMI provider collects your information for the purpose of securing and administering lenders' mortgage insurance for your mortgage, including dealing with claims and recovery of proceeds. It uses this information to decide whether to insure a Credit Provider under an LMI policy, assess the risk of default, assess the risk of a guarantor being unable to meet a liability under a guarantee, to administer and vary insurance cover including for securitisation and hardship applications, to verify information the Credit Provider provides about you, to deal with claims and recovery of proceeds including among other things to enforce a loan in place of a lender if the LMI provider pays out an insurance claim on your loan, for any mortgage insurance purpose relating to you and for any other purpose under the insurance policy the LMI provider issues to a Credit Provider relating to your loan. An LMI provider also uses your information for complying with legislative and regulatory requirements including the *Privacy Act 1988* and the *Insurance Contracts Act 1984* as amended from time to time, and other purposes as may be permitted by the *Privacy Act 1988*.

What are the main consequences (if any) for the individual if all or some of the personal information is not Collected?

If you don't provide your information to the Credit Provider it will not be possible to process a Credit Provider's request for LMI.

The information collected by the Insurer is required under the Insurance Contracts Act 1984 (Cth) and is necessary for the Insurer to undertake its business. If you do not provide any of the information requested of you then the Insurer will not be able to issue the insurance. As a result, the Credit Provider may not be able to provide the mortgage to you.

Any other Australian Privacy Principles (APP) entity, body or person, or the types of any other APP entities, bodies or persons, to which the LMI provider usually discloses personal information of the kind collected

Where permitted by the Privacy Act, a LMI provider may disclose information about you to third parties, in relation to any mortgage insurance policy relating to your loan. Those third parties may include:

- valuers, other insurers, re-insurers, claim assessors and investigator
- brokers or referrers that submitted applications on your behalf or referred you to the mortgage manager
- other financial institutions
- organisations that are involved in debt collecting or in purchasing debts
- organisations such as fraud reporting agencies, that may identify, investigate and/or prevent fraud, suspected fraud, crimes, suspected crimes, or other serious misconduct
- organisations involved in surveying or registering a security property or which otherwise have an interest in a security property
- Government or regulatory bodies (including ASIC and the Australian Tax Office) as required or authorised by law. In some instances, these bodies may share the information with relevant foreign authorities
- rating agencies to the extent necessary to allow the rating agency to rate particular investments
- organisations involved in securitising your loan, including re-insurers and underwriters, loan servicers, trust managers, trustees and security trustees;
- guarantors and prospective guarantors of your loan
- payment system operators to allow an information collector to investigate or correct payments on your loan
- service providers (including data consultants and IT contractors), agents, contractors and advisers that assist the information collector to conduct its business.

Whether a LMI provider is likely to disclose the personal information to overseas recipients

Where permitted by the Privacy Act, Genworth may disclose your personal information to organisations overseas including its related companies (including USA, Canada or the United Kingdom), reinsurers, service providers, (including but not limited to data consultants and IT Contractors), its agents, contractors and external advisers and government and other regulatory bodies. Overseas organisations may be required to disclose information shared with them under a foreign law. In those instances, Genworth will not be responsible for that disclosure.

Genworth may store your information in cloud or other types of networked or electronic storage and will take reasonable steps to ensure appropriate security arrangements are in place in relation to this storage. As electronic or networked storage can be accessed from various countries via an internet connection, it's not always practicable to know in which country your information may be accessed or held.

6. CREDIT REPORTING POLICY CONTINUED

QBE may disclose your information as permitted by the Privacy Act 1988 to its related companies, whether in Australia or overseas, specifically in the Philippines and India. Where information is collected for marketing prospects and other opportunities, QBE LMI may disclose your personal information to our service providers (including marketing companies, data consultants and IT contractors) and to our related companies whether in Australia or overseas (specifically in the Philippines and India).

Guarantors

The Credit Providers may give a guarantor, or a person who is considering becoming a guarantor, credit information about you for the purpose of enabling the guarantor to decide whether to act as guarantor or to keep informed about the guarantee.

Security, privacy policy, and marketing preferences

Security

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.

Marketing preferences

The Credit Providers may use, and share with each other, information about you to inform you about products and services (unless you ask us not to). The Credit Providers may do so even if you are on the Do Not Call Register

Contact Us

Our Privacy Officer's contact details are:

Street Address: Level 2, 137 Harrington Street, Hobart TAS 7000

Postal Address: GPO Box 1274 Hobart TAS 7001

Email: myadvice@mystate.com.au

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 above 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.
- 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.

7. APPLICANT DECLARATION AUTHORITY & ACKNOWLEDGEMENT (All Applicants & Guarantors to sign)

By signing below, each applicant and guarantor consents to all disclaimers, policies and declarations outlined in this application.

Financial History:

Please provide details if:

- you or your spouse have ever been declared bankrupt or insolvent, or has had either an estate assigned for the benefit of creditors, or
- you or your spouse have ever been shareholders or officers of any private company of which a manager, receiver or liquidator has been appointed, or
- if there has been any unsatisfied judgement entered in any court against you, your spouse or any company of which you or your spouse are or were a director of, or
- you, or your spouse, or any company with which you are or were associated, have ever had a property foreclosed upon or given title or deed in lieu thereof through mortgage sale proceeding.

Please provide details about any of the above if they are applicable:

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.

Applicant 1

Full Given Names & Surname

IF you are a resident of a country OTHER THAN Australia for tax purposes, provide details below:

Other country (of tax residence) Tax Identification Number (TIN) from other country
(Not your Australian Tax File Number)

IF you are a politically exposed person (PEP)* please provide details below:

PEP affiliation details

Signature Date

** A politically exposed person (PEP) is a person or immediate family member of a person, who holds a prominent public position or function in a government body or international organisation. PEP status is defined and regulated under Australia’s Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth).*

Applicant 2

Applicant 1

Full Given Names & Surname

IF you are a resident of a country OTHER THAN Australia for tax purposes, provide details below:

Other country (of tax residence) Tax Identification Number (TIN) from other country
(Not your Australian Tax File Number)

IF you are a politically exposed person (PEP)* please provide details below:

PEP affiliation details

Signature Date

** A politically exposed person (PEP) is a person or immediate family member of a person, who holds a prominent public position or function in a government body or international organisation. PEP status is defined and regulated under Australia’s Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth).*

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.

GUARANTORS DECLARATION & ACKNOWLEDGEMENT (IF APPLICABLE)

Guarantor 1

Full Given Names & Surname

Signature Date

Guarantor 2

Full Given Names & Surname

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.

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

Thank you for choosing MyState Bank for your Home Loan. We can help make life easier by setting up your other banking needs on or before settlement.

These products are offered with no advice. Before applying for any products please read the relevant Disclosure Documentation including: Terms & Conditions Deposit Accounts & Electronic Banking, Fees and Charges Deposit Accounts, Interest Rates for Personal Deposit Accounts and Terms and Conditions for Visa Debit Cards at mystate.com.au or contact us on **138 001**.

Please consider your personal objectives, needs and financial situation before making a decision to acquire any of the products below. Please note that MyState Bank does not provide any incentives for the application of further products.

Glide Account – everyday banking with no monthly account keeping fees*, multiple cashless payment options and can be converted to an Offset Account for eligible loans^ at settlement.

^ If you're eligible for an Offset Account you will be provided with an Application form in your loan document pack, please advise us that you would like to change your Glide Account to an Offset Account. Offset Account ownership must be identical to the loan ownership.

* Other Fees & Charges may apply.

Upon unconditional approval of my Home Loan please open a Glide Account

ACCOUNT OWNER(S) DETAILS

Customer 1

Full Name

Mobile Phone Number (If international please add country code e.g. +64)

Email Address (If you select electronic statements below, we need your email address to advise you when your eStatements are ready)

Internet Banking Yes No (You must select 'Yes' if you'd like to receive your account statements electronically – see below)

I would like to receive my account statements electronically Yes No

Customer 2

Full Name

Mobile Phone Number (If international please add country code e.g. +64)

Email Address (If you select electronic statements below, we need your email address to advise you when your eStatements are ready)

Internet Banking Yes No (You must select 'Yes' if you'd like to receive your account statements electronically – see below)

I would like to receive my account statements electronically Yes No

Please note that you will receive one statement per customer profile. If you select 'Yes' to eStatements, all statements, including your home loan will be delivered electronically. If you open a MyState Bank Glide Account, all statements will be eStatements.

Is this a joint account?

No, this is not a Joint Account – Who is the account owner?

Yes, this is a Joint Account – who can operate this account?

Either customer may make withdrawals, use Visa Debit Cards, make changes or close the account.

To make withdrawals, changes or close the account, both customers are required to sign. This will mean Visa Debit cards are not available.

OPTIONAL – INSURANCE

MyState Bank offers different types and levels of Home Insurance cover through CGU Insurance.

For more information visit www.mystate.com.au/insurance. Please indicate below if you would like to be contacted about getting an insurance quote:

Yes, please contact me about getting a no obligation quote No, I already have insurance

If yes, Contact Name

Contact Preference Phone: Email:

TAX FILE NUMBER

Withholding tax may apply to interest earned on your account/s unless you have provided us with your Tax File Number (TFN) or TFN exemption. Quotation is not compulsory and will not affect your application. For your protection the collection and use of the TFNs is strictly regulated by taxation legislation and the *Privacy Act 1988 (Cth)*.

Please tick one box only:

- I/We do not wish to have withholding tax deducted from my account(s) and I/we will provide my/our TFN if my/our loan is approved.
- I/We do not wish to have withholding tax deducted from my account(s) and I/we will provide my/our exemption number.
- I/We wish to have withholding tax deducted from my/our account(s) and will not disclose my/our TFN.

You are able to advise us of your TFN or exemption number by calling us on 138 001 or visiting a MyState Bank branch. Please note, that until you provide these details, Withholding Tax may be deducted from your account.

DECLARATION

Deposit Accounts

In certain circumstances MyState Bank has the right to use any credit balance in any savings account or fixed term deposit account you have with MyState Bank to repay any debt that you owe MyState Bank.

I/We wish to open a Glide transaction account and agree to comply with the terms and conditions for deposit accounts with MyState Bank. The terms and conditions applicable to MyState Bank's deposit accounts are stated in the *Terms and Conditions Deposit Accounts & Electronic Banking*. I/We agree that MyState Bank is not liable for any loss or damage caused to me by persons authorised to operate this account.

I/We have received the following information: *Fees and Charges Deposit Accounts* and *Terms and Conditions Deposit Accounts & Electronic Banking*.

Visa Debit Card

I/We agree to abide by the conditions of use now supplied to me/us and acknowledge that my/our signature on this General Declaration application form signifies my/our acceptance of these conditions.

General Disclosure

I/We agree to be bound by MyState Bank's *Terms and Conditions Deposit Accounts & Electronic Banking*, *Fees & Charges Deposit Accounts*, *Interest Rates Deposit Accounts* and *Terms and Conditions for Visa Debit Cards* (if applicable) and have read and understood these documents before applying for these products. Copies are available by calling MyState Bank on 138 001 or visiting mystate.com.au. I/We acknowledge and agree that I/we will be deemed to have accepted the Terms and Conditions and Fees and Charges to relevant services or accounts on the first use of that service or account.

I/We consent that in giving MyState Bank email, mobile phone or telephone details, MyState Bank may use these to communicate in relation to the application or any MyState Bank products. This including providing updates, application information, approval acknowledgments, reminders and (unless we tell the bank not to) marketing information.

I/We consent to statements of account, notices and other documents including terms and conditions to be sent to me/us by post, electronically (attachment or hyperlink) or in any other way permitted by law or as otherwise agreed.

I/We believe the details provided in this application form to be true and correct. It is an offence under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth)* to give false and misleading information.

I/We understand MyState Bank will collect personal information from me/us as required by the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth)* and that it may take steps to verify the personal information it has collected. I/We consent to the collection, use, handling, disclosure and verification of personal information as required by the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth)*. I/We understand that if I/we provide MyState Bank with incomplete or inaccurate information that MyState Bank may not be able to provide me/us with the products or services that I/we are seeking.

I/We acknowledge that I/we have made my/our own decision/s in applying for any products and services using this form, and my/our broker has not provided any recommendation and/or opinion intended to influence my/our decision concerning this application.

I/We have read and agree to the collection, uses and disclosures of my/our personal information as set out in the separate document '*Privacy Policy*' available at mystate.com.au or any branch.

I/We consent to MyState Bank contacting some relevant employers to verify employment details. This may include current, future or past employers.

MUST BE SIGNED BELOW TO AUTHORISE

Customer 1 Full Name	<input type="text"/>	
Signature	<input type="text"/>	Date <input type="text"/>
Customer 2 Full Name	<input type="text"/>	
Signature	<input type="text"/>	Date <input type="text"/>

Applicant 1

TO WHOM IT MAY CONCERN:

I, (applicant name)

Consent for a representative from MyState Bank to contact my employer who is listed below:

Name of employer:

Address of employer:

My employee ID is
(where applicable):

to confirm the following:

1. Position Title
2. Date employment commenced
3. Type of Employment (Full time, Part time, casual, contractor)
4. Probation period if applicable
5. Pay period frequency
6. Minimum hours per pay period
7. Hourly rate
8. Regular hours of overtime
9. Work Based allowances paid and amounts

Employee Signature

Date

MyState Bank collects and manages information in accordance with its privacy policy. Feel free to read this document at mystate.com.au or we are happy to provide on your request.

Applicant 2

TO WHOM IT MAY CONCERN:

I, (applicant name)

Consent for a representative from MyState Bank to contact my employer who is listed below:

Name of employer:

Address of employer:

My employee ID is
(where applicable):

to confirm the following:

1. Position Title
2. Date employment commenced
3. Type of Employment (Full time, Part time, casual, contractor)
4. Probation period if applicable
5. Pay period frequency
6. Minimum hours per pay period
7. Hourly rate
8. Regular hours of overtime
9. Work Based allowances paid and amounts

Employee Signature

Date

MyState Bank collects and manages information in accordance with its privacy policy. Feel free to read this document at mystate.com.au or we are happy to provide on your request.