

## Broker Accreditation Form

Please complete this form to apply for residential broker accreditation Keystart Home Loans (Keystart Loans Ltd).

### Broker details

Title

Surname  First name

Middle name  Preferred name

Business name

Street address

Street address

City  State  Postcode

Business Phone   Mobile number

Area code Phone number

Email address

### Aggregator details

Accredited aggregator

Have you previously been accredited with Keystart? Yes  No

Please select all that apply:

- Australian Credit Licence Number (ACL)
- Employee of Australian Credit Licence (ACL)
- Credit Representative Number (CRN)

Reference number

Are you transferring from another aggregator? Yes  No

If Yes, what was previous aggregator's name?

### Industry experience

Do you have 2 or more years' experience working as a mortgage broker? Yes  No

### Broker declaration

Have you or any entity that you may have been associated with as a director or principal ever (or currently):

	Yes	No
had an Australian Credit Licence refused, suspended, withdrawn or cancelled?	<input type="checkbox"/>	<input type="checkbox"/>
had any other industry or business licence refused, suspended, withdrawn or cancelled?	<input type="checkbox"/>	<input type="checkbox"/>
been subject to a banning or disqualification order or otherwise been prohibited or suspended from engaging in any credit activity?	<input type="checkbox"/>	<input type="checkbox"/>
been subject to an investigation by or on behalf of a regulatory, self-regulatory or investigatory body?	<input type="checkbox"/>	<input type="checkbox"/>
had any action taken against you by the Australian Securities & Investments Commission (ASIC)?	<input type="checkbox"/>	<input type="checkbox"/>
been charged with or convicted of an offence involving fraud, dishonesty or deceptive conduct, or is any charge pending?	<input type="checkbox"/>	<input type="checkbox"/>
been subject to any order under the Crimes (Criminal Organisations Control) Act 2009 (NSW); Criminal Organisations Act 2009 (QLD); or the Serious and Organised Crime (Control) Act 2008 (SA)?	<input type="checkbox"/>	<input type="checkbox"/>
been subject to any form of insolvency administration or entered into a creditors' arrangement while you were a director, or within six months after you ceased to be a director?	<input type="checkbox"/>	<input type="checkbox"/>
been declared bankrupt?	<input type="checkbox"/>	<input type="checkbox"/>
had a judgement or default Judgement made against you?	<input type="checkbox"/>	<input type="checkbox"/>
been refused membership of a statutory professional body or other body in respect of your professional capacity?	<input type="checkbox"/>	<input type="checkbox"/>
been subject to disciplinary proceedings or been expelled by a statutory body, professional or other body in respect of your professional capacity?	<input type="checkbox"/>	<input type="checkbox"/>
been dismissed or had any appointment or authorisation withdrawn on ethical or legal grounds?	<input type="checkbox"/>	<input type="checkbox"/>
are aware of any complaint relating to you or your activities that could lead to a claim against a professional indemnity policy?	<input type="checkbox"/>	<input type="checkbox"/>
had any claim (past or pending) made against a professional indemnity insurance policy relating to you or your activities?	<input type="checkbox"/>	<input type="checkbox"/>
had professional indemnity insurance refused, cancelled, declined or had any special condition imposed?	<input type="checkbox"/>	<input type="checkbox"/>
been denied or refused accreditation by a lender or other product provider?	<input type="checkbox"/>	<input type="checkbox"/>
had an accreditation terminated cancelled by a lender or other product provider (not including due to lack of volume)?	<input type="checkbox"/>	<input type="checkbox"/>
had an accreditation terminated or cancelled by an aggregator?	<input type="checkbox"/>	<input type="checkbox"/>
been denied Australian Residency and/or Australian Citizenship?	<input type="checkbox"/>	<input type="checkbox"/>

If you have answered Yes to any of the previous questions, please provide a summary explanation:

## Supporting documents checklist

The following checklist of supporting documents are required for vetting purpose. Please collect the documents and submit with your completed Broker Accreditation Form.

- MFAA or FBAA membership certificate
- Exit letter from previous aggregators (transfers only)
- Anti-Money Laundering & Counter-Terrorism Financing Act (AML/CTF) Certificate

## Broker consent and declaration

1. I certify that I have read and understood my obligations under the "Keystart Loans Ltd, Code of Practice" and acknowledge receipt of this document. I have not had any previous accreditations with any Institution providing home loans revoked for any reason.
2. I understand that no loans will be accepted by Keystart Loans Limited until such time that I have been accepted as an Accredited Introducer and have been advised of my Individual Introducer code that must be included on every application.
3. I agree to act as an Identifier for Keystart Loans Ltd to formally verify the identity of a mortgagor(s) as set out in the "Western Australian Registrar and Commissioner of Title Joint Practice: Verification of Identity" (the practice). In so acting, I agree to abide by the standard of verification of identity as detailed in the Practice. This standard of verification has two base requirements;
  - a. Identity Document Production: Production of current, original identity documents from the categories in Table 1 (copy of which is attached) as appropriate and;
  - b. Visual Verification of Identity: A visual "face to face", comparing the photograph on the current original identity documents with the person being identified.
4. I agree to act in a diligent manner to ensure that all reasonable steps have been taken to verify the identity of the Mortgagor(s).
5. I understand that if I do not submit a Keystart loan within a 12 month period my accreditation with Keystart may be suspended.
6. I understand I must advise Keystart when I terminate from my current employer to allow all Keystart records to be amended accordingly.

- I declare that the information provided in this form and any supporting documents is true and correct and is not misleading or deceptive by statement or omission. I consent to the use and disclosure of my personal information by Keystart.

Broker name

Broker signature  Date

### Keystart as accreditor

Signature  Date

Name

### Accreditation authoriser

Signature  Date

Name

### For office use only

AML  ACL/CRN  MFAA/FBAA  Approved date

Note  Distribution list  Email  Password