

COMMERCIAL BROKER APPLICATION

Application Date:	State:	Introducing BOQ BDM/RM:	Aggregator (if applicable):

INSTRUCTIONS

A: The individual commercial broker applying for accreditation with BOQ Commercial is to complete sections 1 to 9

B: The Aggregator representative (if applicable) is to complete section 10

The fully completed application form and any supporting documentation must be provided to the BDM/RM or direct to commercialbrokers@boq.com.au

Deals will not be accepted from an applicant until BOQ Commercial's accreditation process has been completed and the approved applicant has been provided with a unique BOQ Commercial Broker ID.

Section 1 – Applicant Type

Please mark the box that is applicable

- Non-member broker (broker does NOT hold any membership with an aggregator)
- Aggregator member broker
- Referrer only (i.e. "introducer", "mere referrer", "spot and refer")

Section 2 – Applicant Individual Profile

Mr Mrs Miss Ms Other

Surname	First Name	
Middle Name	Previous Name	
Email Address		
Mobile Number	Date of birth dd / mm / yyyy	
Residential Address (PO Box is not acceptable)		
Suburb/Town	State	Postcode
Driver's License / Passport Number	Driver's License / Passport expiry date dd / mm / yyyy	

Section 3 – Applicant Business Profile

Business/Company Name		
ABN #	ACN #	
Business/Company address		
Suburb/Town	State	Postcode

Section 3 – Applicant Business Profile continued

Business/Company mailing address (if different from above)

Suburb/Town

State

Postcode

Business Website

Business Phone number

Business Fax number

Primary business activity

Account Details:

Where the applicant is to be paid commission directly by BOQ, provide business account details here:

A/C Name

BSB

A/C #

Section 4 – Licensing

Please mark the box that is applicable and provide relevant details

Note: BOQ Commercial will generally decline non-member brokers who do not hold an ACL or who are not an employee/director of an ACL holder

1. Applicant is licensed in own name ACL #
2. Applicant is an employee or director of ACL holder ACL #
- Name of ACL holder
3. Applicant is authorised as a Credit Representative of a BOQ Commercial accredited aggregator CRN #
- Name of ACL holder ACL #
4. None of the above apply. Provide details (i.e. applicant does not engage in NCCP regulated activities):

Section 5 – Declarations

Please answer all questions and provide further detail below where requested

Have you ever been an employee of BOQ or its group of companies (Virgin Money, St Andrews, BOQ Finance and BOQ Specialist)? If yes, which area/department/branch, employment period, termination date and reason for leaving?

No Yes

Have you ever had a broker relationship with BOQ or its group of companies (Virgin Money, St Andrews, BOQ Finance and BOQ Specialist)? If yes, which area/department/branch/RM, and reason for the relationship ending.

No Yes

Have you ever been declined a broker accreditation previously by BOQ or one of its group of companies? If yes, please provide details including which area and reason for decline.

No Yes

Have you ever been declined broker accreditation previously with another lender? If yes, please provide details including name of organisation and reason for decline.

No Yes

Have you ever been declared bankrupt, or been subject to control under the Bankruptcy Act 1966?

No Yes

Have you ever been found guilty of a criminal offence involving fraud, dishonesty or money laundering?

No Yes

Have you ever had an application for the grant or renewal of a finance broker's licence, or for registration to act as a finance broker, refused in any State or Territory in Australia?

No Yes

Have you ever had an industry association decline or withdraw your accreditation or membership?

No Yes

Section 5 – Declarations continued

Have you ever carried on any other occupation, profession or business that is regulated under any enactment of any State or Territory of Australia and had your/licence, registration or permission to carry on that occupation, profession or business suspended or cancelled, or you/they have been disqualified from carrying on that occupation, profession or business?

No Yes

Are you aware of any actual, potential or perceived conflicts of interest that could impact BOQ and/or BOQ's customers?

No Yes

If you answered 'Yes' to any of the above questions, provide further detail here:

Do you have 2 or more years of commercial industry experience in credit/lending/broking/introducing?

Yes No

If you answered 'Yes' provide brief detail of industry experience including years active.

If you answered 'No' provide mentor details to be verified by your aggregator.

Section 6 – Membership & Insurance

Please mark the box that is applicable and provide relevant details

Note: BOQ Commercial will decline broker applications that answer 'No' to any questions in this section

Are you currently a member of the AFCA external dispute resolution scheme:

Yes No

AFCA – Membership number:

Are you currently a member of one of the following industry associations:

Mortgage and Finance Association of Australia

Membership #

Commercial Asset Finance Brokers Association of Australia

Membership #

Finance Brokers Association of Australia

Membership #

Do you maintain professional indemnity insurance that covers you for liabilities arising from origination of commercial and retail loans and other business activities with a sum insured of at least \$2 million in any one claim and \$4 million in the aggregate?

Yes No

Section 7 – Supporting Documentation

All applicants must provide the following documentation with the application, please tick to confirm:

Proof of professional indemnity insurance by way of Certificate of Currency (minimum of at least \$2m in any one claim and \$4m in the aggregate with appropriate run-off cover)

Proof of MFAA membership (if applicable)

Certified copy of ID provided in Section 2

Non-member broker applicants must also provide one of the following, please tick to confirm which applies:

Where the company detailed in Section 3 is publicly listed on ASX:

i: Copy of police check completed within last 12 months for the applicant, if they are not a director and major shareholder; or

ii: Applicant is a director and major shareholder of a publicly listed company, therefore no background check is required by BOQ Commercial; or

Where the company detailed in Section 3 is not publicly listed on ASX:

iii: Copy of police check completed within last 12 months for the applicant (and all company directors if not already held by BOQ); or

iv: None of the above apply (BOQ will liaise with applicant to complete necessary background checks)

Section 8 – Privacy Statement

What this statement is about

Your right to privacy is important to us. This statement explains your privacy rights and our rights and obligations in relation to your personal information. The Privacy Act 1988 (Cth) (Privacy Act) regulates the way BOQ and its related bodies corporate (“we”, “us” or “our”) uses personal information provided about you. Please read the following carefully as it sets out how we may use information about you. You need not give us any of the personal information requested in this Commercial Introducer Application form or any other document or communication relating to the application. However, without this information, we may not be able to accept your application and enter into a commercial agreement with you.

You may seek access at any time to personal information held by us about you and ask us to correct it if you believe it is incorrect or out of date.

How we may use your personal information

We use your personal information to:

- assess whether to accept your application form;
- administer and manage our relationship with you;
- facilitate our internal business operations, including fulfilment of any legal requirements and confidential systems maintenance and testing; and
- inform you in your business capacity of products and services provided by us or any member of the BOQ group which we consider may be of value or interest to your clients unless you tell us not to.

Our right to disclose your personal information

We may disclose your personal information if it is necessary to do so in the following circumstances:

- to any regulatory body,

- to any credit reporting agency to obtain a commercial and/or consumer credit report, trade reference or other commercial and/or consumer information about you to accept your Commercial Introducer Application form;
- to our external service providers that provide services for the purposes only of our business, on a confidential basis, for example advisers and mailing houses;
- to any persons acting on your behalf, including your solicitor or accountant, unless you tell us not to;
- to any party acquiring an interest in any of our businesses;
- if you request us to do so or if you consent or where the law requires or permits us to do so; and
- to your aggregator (if applicable).

Some of the parties with which we exchange your personal information, including our service providers and other third parties listed above, may be located outside Australia in countries including New Zealand, the Philippines, India, the United States of America and Singapore.

Access and correction of Personal Information

You have the right to access or seek correction of the personal information we hold about you. Please refer to our Privacy Policy, a copy of which can be found at www.boq.com.au, for further information in relation to applying for access or correction of your personal information, or in relation to our complaints handling process. A charge may apply for requesting access to your personal information.

Your authority to us

By signing this application you authorise us to collect, maintain, use and disclose your personal information in the manner set out in this privacy statement.

Section 9 – Applicant

I declare that the information provided in this Commercial Broker Application form is true and correct. I apply to be appointed as a Commercial Broker for BOQ Limited on the terms set out in this Commercial Broker Application form. I acknowledge that my appointment as a Commercial Broker is not effective unless and until BOQ Limited’s acceptance of my application is communicated to me.

Terms

By completing this application I confirm:

- I have provided a copy of my current Drivers Licence or Passport and a copy of my Professional Indemnity Insurance of at least \$2M in any one claim and \$4M in the aggregate.
- That I maintain Professional Indemnity insurance that covers me for liabilities arising from origination of loans, as applicable and other business activities with a sum insured of at least \$2 million in any one claim and \$4M in the aggregate with appropriate run-off cover.
- That I hold and will continue to be a member of the AFCA EDR scheme.
- I will maintain all required regulatory training and any other training deemed mandatory by BOQ.

- I will abide by BOQ’s policies, procedures and instructions and will inform BOQ immediately if I become aware that any have been breached.

Name of Applicant:

Date dd / mm / yyyy

Signed by Applicant

Section 10 – Aggregator Endorsement

Name of Aggregator:

We hereby declare that the information in this application is correct and endorse the accreditation of the Commercial broker.

Name of Authorised Representative of the Aggregator:

Date dd / mm / yyyy

Signed by Applicant

In this authority, the term “Bank of Queensland”, refers to members of the Bank of Queensland group including Bank of Queensland Limited, BOQ Finance (Aust) Limited, BOQ Credit Pty Limited, BOQ Equipment Finance Limited, BOQ Specialist and BOQF Cashflow Finance Pty Ltd. BOQB19-01SB

