

Broker Accreditation Form (My Local Broker ACN: 605 003 174)

Purpose of this form

Please use this form to apply for your accreditation with Bank of China (Australia) Limited ("Bank of China")

1. Broker to complete Section 1
2. Aggregator to complete Section 2 and return form to Bank of China via e-mail: mortgagecentre.au@bankofchina.com
3. Bank of China will complete Section 3 and contact Broker to arrange Accreditation if the Bank of China approves this application



For assistance during business hours, please contact our staffs below or by visiting website at www.bankofchina.com/au

Alex Hao P: 02 8871 5640, e-mail: ruinan.hao@bankofchina.com

Rikki Guan P: 02 8871 5986, e-mail: rikki.guan@bankofchina.com

Section 1 – Broker Information

A – Broker Entity Type

Please tick (✓) the relevant box – choose 1

- Sole Trader (Australian Credit Licence Holder) – complete 1 below
 Company (Australian Credit Licence Holder) – complete 2 below
 Partnership (Australian Credit Licence Holder) – complete 1 below
 An employee/director or an individual Credit Representative of an Australian Credit Licence Holder – complete 1 below

1. Complete for Broker – Sole Trader, Partnership, or Employee/Director

1. Broker Name(s):

Applicant 1:

Title:	Given Names:	Surname:
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Date of Birth

Home Address:

	State	Postcode
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Applicant 2:

Title:	Given Names:	Surname:
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Date of Birth

Home Address:

	State	Postcode
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Applicant 3:

Title:	Given Names:	Surname:
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Date of Birth

Home Address:

	State	Postcode
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Business Name (if applicable):

Office Telephone:

Fax:

Mobile:

Email:

Business Address:

	State	Postcode
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Mailing Address (if different from Business Address):

	State	Postcode
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2. Complete for Broker – Company

1. Company Name:

ABN:

ACN:

Business Name (if applicable):

Name of director(s):

Name of company secretary:

Office Telephone:

Fax:

Mobile:

Email:

Business Address:

	State	Postcode
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Mailing Address (if different from Business Address):

	State	Postcode
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B – Broker's Licensing Details

Please tick (✓) the relevant box

 1. I/We hold a current and valid Australian Credit Licence (ACL);

ACL Registration Name	ACL Number
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 2. I am a Credit Representative (CR) of a holder of a current and valid Australian Credit Licence (ACL)

ACL Registration Name	ACL Number
CR Name	CR Number

 3. I am an employee/director of a holder of an Australian Credit Licence (ACL)

ACL Registration Name	ACL Number
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Please attach a copy of:

- your current and valid Australian Credit Licence (if you hold an Australian Credit Licence); or
- your deed of appointment as a Credit Representative and a copy of the current and valid Australian Credit Licence (if you are a Credit Representative of an Australian Credit Licence Holder); or
- evidence that you are a current employee/director of the Australian Credit Licence holder (if you are an employee/director of the ACL holder)

Section 1: (Cont.)**C – Broker's Declarations****By signing this Application:**

1. *(If the Applicant holds an Australian Credit Licence)* I/We declare that I/We hold a current and valid Australian Credit Licence which details are provided in Section B above.
2. *(If the Applicant is a Credit Representative of an Australian Credit Licence holder)* I declare that I am the credit representative of a holder of a current and valid Australian Credit Licence which details are provided in Section B above.
3. *(If the Applicant is an employee/director of an Australian Credit Licence holder)* I declare that I am an employee or director of a holder of a current and valid Australian Credit Licence which details are provided in Section B above.
4. I/We declare that the information I/We have provided is true and correct.
5. *(Where Applicant is an individual)* I declare that I have never been bankrupt or made arrangements with creditors under bankruptcy legislation.
6. *(Where Applicant is an individual)* I declare that I have never been found guilty of an offence involving fraud, dishonesty, drug trafficking or money laundering.
7. *(Where Applicant is an individual)* I declare that I have never been a banned person or disqualified person under an order issued by ASIC.
8. *(Where Applicant is a company)* We declare that none of our directors, company secretary/ies has ever been a banned person or disqualified person under an order issued by ASIC.
9. I/We declare that I/We am/are responsible to promptly inform Bank of China if there are any changes to my status as an Australian Credit Licence holder or a Credit Representative or an employee/director of an Australian Credit Licence holder (as relevant).
10. I/We declare that I/We am/are a member of MFAA/FBAA and have or covered by a current Professional Indemnity Insurance.
11. I/We agree to supply Bank of China with any information Bank of China may request from time to time in order to confirm that I/We meet accreditation requirements.
12. *(Where the Applicant is an individual):*
 - I authorise the Bank to obtain personal information about me to verify my personal details in this application (including the authenticity of the identification documents).
 - I declare that I have received a copy of the Bank's Privacy Collection Notice as set out in Section F below. I have read and understand the contents of the Privacy Collection Notice. By signing below, I accept the Privacy Collection Notice.
13. *(Where the Applicant is a company)* We have read the Bank's Privacy Collection Notice in Section E below and understand that information, including personal information of individuals, such as personal information about our Director/s and Company Secretary/ies and other related persons, may be collected, used and disclosed in accordance with the Bank's Privacy Collection Notice. We have provided information about our Directors or Company Secretary/ies and other persons to the Bank. We declare that we have their consent to do so. We understand that the Bank requires us to inform the persons concerned that we have done so and direct them to the Bank's Privacy Policy.
14. I/We consent to receive any notice or other communication relating to my/our accreditation with Bank of China at the email address I nominate in this application (or at another address that I/We subsequently nominate to the Bank) and agree that an electronic communication to that address will constitute notice in writing.
15. I/We have attached a copy of the following documents:
 - a. **Certificate of Incorporation** (where Applicant is a company)
 - b. **Registration of Business Name, if applicable**
 - c. **Current primary photographic ID (i.e. passport or driver licence)** (where Applicant is an individual)
 - d. **Current MFAA/FBAA Membership Certificate**
 - e. **Certificate of currency for my/our Professional Indemnity Insurance**
 - f. **Evidence of my/our membership of an ASIC approved External Dispute Resolution Scheme**
 - g. **Australian Credit Licence**
 - h. **Deed of Appointment of Credit Representative or evidence of as an employee/director of an ACL holder (if applicable)**

D – Appointment as agent for AML/CTF Act purpose

You and any intermediaries approved by Bank of China are appointed as an agent for the purpose of carrying out Bank of China's customer identification procedures stipulated under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AML/CTF Act) and Anti-Money Laundering and Counter Terrorism Financing Rules Instrument 2007 (Rules) or such other legislation as may be applicable.

- (a) In carrying out Bank of China's customer identification procedures, you and any intermediaries appointed by us must carry out all applicable customer identification and verification procedures in respect of each loan before the loan is submitted to us
- (b) We may appoint you or any intermediaries to undertake additional identification and verification procedures and any other activities required AML/CTF Act and Rules or such other legislation as may be applicable

- (c) You and any intermediaries appointed by Bank of China must act in accordance with procedures specified by us from time to time, including retaining all relevant records for any period required by law
- (d) Despite anything else in this clause, the Bank of China may at our absolute discretion contact or interview an Applicant at any time for any reason

In exercising its rights and fulfilling its obligations under the appointment, the broker, aggregator and any intermediaries must:

- (a) Comply and procure with all policies, procedures, directions and requirements of Bank of China in relation to its dealings with potential applicant and applicants
- (b) Comply and procure that appointee responsible for carrying out customer identification procedures which includes
- Exercising due diligence in collecting and verifying customer's Know Your Customer (KYC) information
 - Providing Bank of China with a certified copy of each customer's KYC documentation for the Bank's second verification
 - Complying with Bank of China's record keeping requirements to retain all relevant records in the form required by the Relevant Law for a period of seven (7) years
 - At the request of Bank of China, making all records in respect of an Application or Applicant (including identification records) available to the Bank
 - Attending, at the cost of the broker, aggregator and intermediaries AMLCTF training provided by AUSTRAC, four major accounting firm, AFMA, IPSA, law firms or other relevant organizations at least twice yearly and at the request of the Bank, provide evidence of attendance to the Bank in a form that is satisfactory to the Bank

For the purpose of section 37 of the AML/CTF Act, the Bank authorises and appoints me/us as its agent and I/we accept this appointment to carry out the Bank's applicable customer identification procedures as notified to me/us from time to time including:-

- before an Application is referred to the Bank the Customer must be personally interviewed and identified;
- the interview must be conducted by me/us and not by any other person;
- the interview must be conducted face-to-face with each Customer;
- during the interview, I/we shall make an assessment of whether the Customer's grasp of the English language is sufficient to enable them to understand the nature of the transaction;
- if I/we reasonably consider a Customer has insufficient knowledge of English, I/we must inform the Bank of the customer's preferred language;
- if I/we cannot speak fluently in the Customer's preferred language, an appropriately qualified interpreter must be engaged to assist with the interview.

I/We further agree to:-

- exercise due diligence in collecting and verifying customers' Know Your Customer (KYC) information and collecting other information required in the Application;
- providing the Bank with a certified copy of each customer's KYC documentation for the Bank's second verification;
- make the identification and customer KYC records available to the Bank when required by the Bank; and
- assist in obtaining and to provide any additional KYC information as and when required by the Bank.

E – Broker's signature

1. If the Applicant 1 is an individual:

Full name of Broker:

Signature of Broker and Date

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2. If the Applicant 2 is an individual:

Full name of Broker:

Signature of Broker and Date

3. If the Applicant 3 is an individual:

Full name of Broker:

Signature of Broker and Date

4. If the Applicant is a company:

Executed by *[insert your Company name]*

ABN/ACN or ARBN

In accordance with section 127(2) of the *Corporations Act 2001 (Cth)* by:

Full Name of Director

Signature of Director and Date

Full Name of *Director/*Company Secretary

Signature of *Director/*Company Secretary and Date

F – Bank of China’s Privacy Collection Notice

Bank of China – Privacy Collection notice

The Bank of China Limited, Sydney Branch ABN 29 002 979 955 AFSL No. 230547 and Bank of China (Australia) Limited ABN 28 110 077 622 AFSL and Australian Credit Licence No. 287322 (jointly and severally referred to as “**Bank of China**”, “**we**”, “**us**” and “**our**” in this collection notice) generally collect personal information about you from you directly but we may also collect your personal information from third parties including your employer (to confirm income and employment details), your accountant/tax agent, mortgage brokers, a credit reporting body (for credit application) and public registers provided by the Australian Securities & Investments Commission or the Personal Property Securities Register or State or Territory land and property registers.

We collect personal information in order to: establish your identity and assessing your application for our products and services, provide you with the products and services you request; provide you with customer support; monitor and evaluate our products and services; respond to your queries or requests for assistance (including hardship applications) or complaints; take measures to detect and prevent fraud and financial loss; administer our customer relationships, services, products, systems and business functions; comply with our legal obligations and meeting government and law enforcement agencies or regulators requirements, including our obligations under applicable anti-money laundering and counter-terrorism financing and sanctions laws, or a court/tribunal order; develop and research our products and services; conduct appropriate checks for credit-worthiness; maintain and develop our information technology systems, including the testing and upgrading of these systems; and provide you with information relating to our products or services that we believe may be of interest to you.

If you do not provide us with your personal information, some or all of the following may happen: we may not be able to provide the requested products or services to you, either to the same standard or at all; we may not be able to provide you with information about products and services that you may want, including information about special promotions; we may not be able to properly investigate or resolve your query or complaint; or we may delay, block or refuse to make a payment or action an instruction relating to your account.

We may disclose your personal information to the following third parties: our related bodies corporate within the Bank of China group; credit providers, referees or persons with whom you transact; credit reporting bodies (for credit products), our agents, contractors, brokers, insurers, authorised representatives and credit representatives; other organisations who jointly with us provide products or services to you; other financial institutions; our local Australian clearing agent bank; payment system operators, service providers and participants; card scheme participants; loyalty program redemption partners; government or regulatory bodies or to law enforcement agencies with appropriate authority; fraud bureaus or other organisations to identify, investigate or prevent fraud or other misconduct; external dispute resolution schemes; our professional advisers including lawyers and auditors, consultants; your duly authorised representatives; and our service providers.

If you are under 14 or have special needs, we may share your information with your parent or legal guardian or any person appointed to manage your affairs. We may collect personal information where it is required or authorised by or under an Australian law or a court/tribunal order. In certain circumstances we may be required to collect your name, address, date of birth, and other verification

information and verifying documents under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth) and *Anti-Money Laundering and Counter-Terrorism Financing Rules Instrument 2007 (No.1)* (Cth). If you have applied for credit or provide a guarantee, we may collect personal information about your financial position pursuant to the *National Consumer Credit Protection Act 2009* (Cth), and if you give us a mortgage security or other security interests, certain identification information under property laws in some Australian states and territories or the *Personal Property Securities Act 2009* (Cth). We may collect your tax file number if you choose to provide it as authorised by the *Income Tax Assessment Act 1936* (Cth) and other taxation laws. We may also be required to request your tax residency status under information sharing agreements between the Australian Government with other countries, such as the agreement between Australia and the United States (US) under US law (*Foreign Account Tax Compliance Act*) that requires us to ask account holders of some products whether they are US citizens or US tax residents. If you are a tax resident of another country, the relevant treaty or law (such as the Common Reporting Standard under the *Taxation Administration Act 1953* (Cth)) may require us to collect your relevant foreign tax identification number and tax residency status.

Sensitive information

The Privacy Act protects your sensitive information, such as health information that we may collect on a hardship application. If we need to collect your sensitive information, we will only do so with your consent, except where otherwise permitted by law.

We only collect personal information about individuals that is necessary for our business.

Our Privacy Policy, available at www.bankofchina.com/au or from us on request, contains information about how you may access and correct the personal information that we hold about you and how to lodge a complaint relating to our treatment of your personal information, and how we will deal with the complaint.

We may disclose personal information overseas to our overseas related bodies corporate and service providers. It is not practicable for us to list every country or region in which such recipients are located but it is likely that such countries or regions where we will disclose information to our related companies or branches will include Bahrain, Belgium, Brazil, Cambodia, Canada, China (including Hong Kong, Macau and Taiwan), Dubai, France, Germany, Hungary, Indonesia, Italy, Japan, Korea, Luxembourg, Malaysia, Mongolia, Netherlands, New Zealand, Panama, Philippines, Poland, Republic of Kazakhstan, Russia, Singapore, Sweden, , Thailand, United Arab Emirates, UK, USA, Vietnam and Zambia. Our third party service providers may be located in British Virgin Islands, Cayman Islands, China (including Hong Kong) and New Zealand. We may notify you of other countries or regions from time to time (including at the time of collecting your information). In the course of a multi-jurisdictional transaction we may also disclose your personal information to our lawyers located in relevant jurisdictions.

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You may contact us by writing to: Compliance Officer, Legal and Compliance, Bank of China (Australia) Limited, 140 Sussex Street, SYDNEY, NSW 2000. Or by telephone on: 61 2 8871 5888 between 9:00am and 5:00pm Monday to Friday AEDT (not available on NSW public holidays or Bank Holiday).

This document was last updated on 6 October 2021.

Section 2: Aggregator Verification and Declaration

By signing below I declare the following information to be true and correct:

I am an Authorised Officer of _____ (**The Aggregator**) and I am authorised to make these declarations on The Aggregator's behalf.

1. the Aggregator recommends that Bank of China accredit _____ (**The Broker**) to act in accordance with [the Aggregator's Agreement]with Bank of China
2. The Broker is covered by the Aggregator's Professional Indemnity Insurance as a:
 - A Credit Representative of the Aggregator; or
 - An associate member of the Aggregator
3. The information completed by the Broker in Section 1 of this application has been verified by the Aggregator and is true and correct
4. The Aggregator has verified: -
 - a. the identity of the Broker in compliance with its AML/CTF Program.
 - b. that the Broker is a current member of MFAA/FBAA
 - c. that the Broker is a member of an ASIC approved external dispute resolution scheme
 - d. the Broker's satisfactorily completion of Police, Credit and Reference Checks
 - e. that the Broker has, or is covered by, a current Professional Indemnity Insurance policy
5. The Aggregator agrees to supply Bank of China with any information Bank of China may request from time to time in order to confirm that The Broker meets the accreditation requirements of Bank of China.
6. The Aggregator will promptly inform Bank of China if there is any change to the Broker's Australian Credit Licence licensing status
7. The Aggregator will promptly notify Bank of China if The Broker is no longer associated with The Aggregator
8. The Aggregator is aware that the Lender relies on the above declarations in making the decision to accredit the Broker.

Authorised Officer Full Name	Authorised Officer Signature	Date
Authorised Officer's Position	Contact Phone No.	

Section 3: Bank Use ONLY

- Aggregator Group holds current Agreement with Bank of China
- ASIC Search Completed to verify ACL Number of Broker
- ASIC Search of Banned Persons Register Completed to verify Broker suitability

Aggregator ID:

Broker Accreditation Training Session

Broker Training was Completed by _____ on DD / MM / YYYY

Bank Officer Name	Bank Officer Signature	Date
Bank Officer's Position	Contact Phone	