

Broker accreditation form



Upon completion, the Broker Accreditation form is to be submitted for processing to accreditations@ing.com.au. The Accreditations team will commence within approximately 48 hours of receipt.

- New Residential Accreditation New Residential and Commercial Accreditation
 Existing ING Residential Broker requesting Commercial Accreditation (Complete Steps 1, 4, 5, 6 and 7) Transferring Aggregators

Step 1: Broker personal details

Mr Mrs Ms Miss Other

First name

Surname

Nationality

Country of birth

Date of birth (DD/MM/YYYY) / /

Contact details

Residential address

Unit number Street number Street name

Suburb State Postcode

Business name

Business address

Unit number Street number Street name

Suburb State Postcode

Business phone number Fax number Mobile

Email address

Step 2: Compliance details

Australian Credit Licence (ACL) details

ACL status: Registered Applied Licensed

Name of ACL holder License number

Relationship to ACL holder (e.g. Employee, Authorised Credit Representative or Individual licence holder)

To help us verify your identity when you contact us, please provide the following:

Secret question (e.g. What is your mother's maiden name?)

Answer

AML/CTF Accreditation

AML/CTF Course (Training provider)

Student number Completion date



New Brokers to the industry

New Brokers (<2 years) to the industry must have an approved mentor in place. Please provide details of your current mentor:

Name of mentor

Mentor's current ING Broker code or MFAA/FBAA Approved Mentor number

Previous Accreditation details

Previous Broker ID number

Previous aggregator name

Reason for leaving

Step 3: Broker business information

Who is your current aggregator?

Current portfolio size

Percentage of business activity spent on mortgage broking %

Total estimated annual settlements across all lenders

Please select other products sold:

Commercial Mortgages Insurance Personal/Business Deposit Products Leasing Personal loans Superannuation

Other - please specify

Step 4: Commercial accreditation

This section is mandatory for brokers requesting commercial accreditation. You will not be automatically accredited for commercial.

How long have you been in the Commercial lending industry? Years

Please provide details of your experience and background

Yes No Do you specialise in any particular industry?

If 'Yes', please provide further industry details

Yes No Do you hold commercial accreditation with other financial institutions?

If 'Yes', please provide the name(s) of the financial institutions

Current Commercial Settlements across all lenders

Projected Commercial settlement across all lenders (12 months rolling)

New Broker to the commercial industry

New Brokers (<2 years) to the commercial industry must have an approved mentor in place. Please provide details of your current mentor:

Name of Commercial mentor

Mentor's current ING Broker code or MFAA/FBAA Approved Mentor number



Step 5: Broker declaration

Yes No Have you or any of your associates ever declared bankruptcy?

Yes No Have you or any of your associates ever been found guilty of an offence involving fraud, dishonesty, drug trafficking or money laundering?

If 'Yes', please explain

Yes No Has your accreditation ever been refused or revoked with any other lender?

If 'Yes', please explain

I have completed this form and declare the information I have provided to be true and correct.

I understand that as an ING Accredited broker I will be granted access to the introducer website. I have read, understood and agree to the website Terms and Conditions outlined in this form.

The representations have been made to ING to enable it to determine whether or not to accredit me as a broker. I understand and acknowledge that ING is relying on the information in this form to determine whether to offer accreditation.

Signed by Broker

Name

Date (DD/MM/YYYY)

Step 6: Aggregator accreditation verification

I have reviewed and retained the following items:

- A police check has been completed and was satisfactory
- Evidence that AML/CTF training has been completed and is recognised by the FPA, MFAA, FBAA, Austrac or other training institutes endorsed by ING
- Evidence the broker is a National Credit Code Authorised Person
- Evidence that the broker's identification has been verified using a Drivers Licence OR Passport or equivalent documents. This confirms the information provided by the broker meets the AML/CTF requirements. Please provide certified copies of Drivers Licence OR Passport or equivalent with this application.

Step 7: Aggregator declaration

I hereby formally declare that to the best of my knowledge, all information provided is complete, true and correct. I can confirm that all documents listed above have been checked thoroughly and meet the requirements as specified in the ING Introducer Agreement.

Name

Position

Signed by Aggregator

Date (DD/MM/YYYY)



Identification Documents and Certification

Identification documents

Please provide a certified copy of current Drivers Licence OR Passport.

The documents must verify the following details:

- Your full name; and
- Date of Birth

Document certification

Take the originals and copies of your identification documents to a document certifier from the list below. Ask them to follow the Instructions below.

1. A Pharmacist
2. A Justice of the Peace
3. A Notary Public Officer
4. A Medical Practitioner or Nurse
5. A Police Officer
6. An Accountant (CA/CPA)
7. A Legal Practitioner
8. A Full-time teacher (school or tertiary)
9. Bank/Credit Union/Building Society Officer with at least two years continuous service
10. A permanent employee of a Commonwealth, State/Territory or local government with at least two years continuous service.

Certifier instructions

Once you (the certifier) have sighted the original proof of identity document and the copy and confirmed that both documents are identical on each page of the copy complete the following:

1. Certify as true copies by writing or stamping "I hereby certify that these pages are a true copy of the original document shown to me on [date]"
2. Sign each document and print your Name and Certifier Classification. For example; John Smith, Accountant

Terms and Conditions of use

When you log in to the ING Bank (Australia) Limited ABN 24 000 893 292 ("ING") website for Introducers, <http://introducer.ing.com.au> hereinafter referred to as "the site", you are agreeing to be bound by the following terms and conditions of use. Please ensure you understand them before you use this site.

1. User acknowledgment - You guarantee and warrant that you are authorised by the Introducer organisation you work for to bind that organisation to these terms and conditions of use as though references to "you" include references to your organisation (unless the context requires otherwise).
2. Security - To maintain security you must keep your 6-digit access code and broker number confidential and never store them together. You must not keep your Access Code or Broker Number in any form, whether encoded or unencoded, in a location where it is capable of being copied or used by any person other than you. Your Access Code should be changed on a regular basis to maintain confidentiality. Access to the site will be given on the correct entry of a Broker Number and Access Code. Once access is granted, any action by that person will be taken to be made with the authority of the customer and ING may carry out that request. You must immediately notify ING if you know that your Access Code has been compromised or become known to a third party, or if you know of any unauthorised use of your Access Code. In these circumstances, you must immediately change your Access Code.
3. Indemnity - You agree to indemnify ING and all other users of the site against any claim, loss, cost, damage, action or expense which ING or any other user may experience arising from your use of the site, your failure to keep your Access Code confidential, the use of this site by any person on your behalf or the use of your Access Code by any other person, including any use not approved or contemplated by you.
4. No warranty - Except where expressly stated otherwise, ING makes no warranties or guarantees in relation to the site. All terms implied by law, except those that cannot be lawfully excluded, are excluded. ING does not represent or guarantee that the site will be free from errors or viruses. ING does not represent or guarantee that access to the site will be uninterrupted. You acknowledge that the site may be affected by outages, faults, or delays. Such outages, faults, or delays may be caused by factors, including without limitation, technical difficulties with the performance or operation of ING's or another person's software, equipment or systems, traffic or technical difficulties with the Internet or infrastructure failures.
5. Liability of ING - ING will take reasonable commercial steps to ensure the information provided by the site is accurate and current. To the extent permitted by law, ING will not be liable for any loss, damage, liability, claim or expense whatsoever, whether in contract, tort including negligence, statute or otherwise, arising out of or referable to use of the site, including out of:
 - any omission, error or inaccuracy in information provided on the site;
 - any unauthorised access to information on the site (including your customer details); or
 - the unavailability of the site or the failure to perform in whole or in part, any function on the site.

Where any term or condition imposing liability is implied through the operation of any law, and that term or condition cannot be excluded, ING's liability under that term or condition will be limited (in ING's discretion) to the resupply of the services or facilities provided, or the cost of having such services or facilities resupplied.

6. Changes to the site - ING reserves the right to change, remove or add to the information provided on the site and to limit access or cease providing information on the site.
7. Change of Conditions - ING reserves the right to change the terms and conditions of use of the site without prior written notification.
8. Denial of Access - ING reserves its discretion to withdraw, suspend, terminate or deny access to the site and/or particular customer details at any time without prior notice to you, and in addition, may cancel your Access Code, including where:
 - you fail to keep your Access Code and Broker Number secure;
 - you use the site in contravention of the law;
 - you act fraudulently, or ING reasonably considers that your conduct could be fraudulent;
 - you breach these terms and conditions of use; or
 - in our opinion, there are concerns regarding security or unauthorised access.

The withdrawal, suspension, termination or denial of the site does not affect the conditions in these terms and conditions of use including relating to your obligations to indemnify ING and limitations on ING's liability.



9. Internet Access – While ING has put in place certain security systems on its Internet site, it is unable to guarantee in all circumstances that the site or the information contained on the site will not be subject to unauthorised access. To the extent permitted by law, ING will not be liable for any loss, damage, claims, expenses arising from unauthorised access to the site or the information (including customer records) retained on the site.
10. Availability of site - You are responsible for ensuring that you have alternate contingency plans in place to enable you to conduct your business or transaction by other means should the site be unavailable.
11. Links - The site may contain links to websites operated by third parties. ING does not sponsor, endorse, or approve of the operators of linked websites, or any material that may be found at linked websites. Subject to any applicable law that cannot be excluded, ING makes no warranties or representations regarding the content of linked websites or any products or services available through linked websites. You must not establish any link to the site without express written permission of ING.
12. ING reserves the right to call for evidence of Anti Money Laundering & Counter-Terrorism Financing accreditation at any time.
* Copyright and trademarks - Copyright in material comprising the site is owned or licensed by ING unless indicated otherwise. All rights are reserved.

Privacy statement for ING

At ING, we are committed to ensuring the confidentiality and security of your personal information. We are bound by the Privacy Act 1988, including the Australian Privacy Principles (APPs) set out in that Act, to guide us in our responsible handling of your personal information.

This Privacy Statement provides an overview of the key aspects of our Privacy Policy.

You can review the ING Privacy Policy on our website or request a copy by either calling or writing to us.

Collection of your personal information

Ordinarily, we'll collect most personal information about you directly from you.

Occasionally we may need to obtain personal information about you from a third party, but only if you've consented to us collecting the information in this way or you would reasonably expect us to collect the information about you in this way.

We'll collect personal information to provide you with information about a financial product or service; to assess your application and eligibility for a financial product or service; to provide you with the financial products and services that you've requested; to administer our relationship with you; and to communicate with you about ING and the products and services we offer, and then only when it's necessary for, or related to, these purposes.

We'll also need to collect personal information necessary to comply with Australian and global legal or regulatory requirements that have extraterritorial application to ING or the ING Group. For example, ING has an obligation to identify customers for the purposes of the Anti-Money Laundering and Counter-Terrorism Financing Act 2006.

If you don't provide the personal information that we request, we will generally not be able to provide you with ING products or services.

Use and disclosure of your personal information

The general rule is that we will not use or disclose your personal information other than for the purposes stated at the time of the collection. If we want to use your personal information for another purpose, we will seek further consent from you, unless that other purpose is related to one of the original purposes of collection and you would reasonably expect us to use your personal information for that other purpose.

It may be necessary for ING to disclose your personal information to certain third parties in order to assist us in providing, managing and administering your products or services or for other related purposes. These include:

1. Other financial institutions

Other financial institutions, such as banks, credit unions, building societies and payment services such as VISA, in order to set up and manage your account and manage banking transactions and, at their request, to provide an opinion or information about your credit worthiness, credit standing, credit history or credit capacity if you seek credit from them;

2. Other organisations

Other ING Group entities and third parties, such as:

- other ING Group entities in order to service other products you may have within the Group and portfolio analysis;
- other ING Group entities located overseas for account administration, regulatory and security purposes;
- any person acting on your behalf including your financial adviser, power of attorney, solicitor or accountant;
- your referee(s);
- your guarantor(s);
- any person who introduces you to us, including mortgage intermediaries and agents;
- organisations undertaking reviews of the integrity of our operations, including the accuracy and completeness of our information;
- any third party product and service supplier that we have an arrangement with (so that either us or they may provide you with the product or service you have requested or in which you have expressed an interest);
- our solicitors, valuers and insurers (for loan products);
- credit reporting or information verification bodies (or their affiliated entities) in order to obtain and provide details about your credit history or status, to verify other information about you including your identity, to carry out your request to correct your credit information or to resolve your complaint about the handling, use or disclosure of your credit information;
- organisations involved in securitisation arrangements. These organisations include trustees of those arrangements, investors and their advisers;
- organisations who perform services or functions on our behalf (including mailing services, document storage services, direct marketing, data verification services, information technology support and printing our standard documents and correspondence);
- organisations undertaking compliance reviews of financial advisers or mortgage intermediaries; and
- organisations providing any of trustee, administration, custodial, insurance, broker and share trading and financial planning advice services in relation to superannuation.

Any example used above to indicate when we might disclose personal information may not be limited to those examples (or examples of a similar kind).

Personal information will only be disclosed to third parties other than those listed above if you have consented; if you would reasonably expect us to disclose information of that kind to those third parties; if we are authorised or required to do so by law; or it is necessary to assist with law enforcement.



We may have to send personal information overseas, for example, if required to complete a transaction or where we outsource a function to an overseas contractor. Your personal information may be accessed by staff in ING Group entities in Singapore and the Netherlands if necessary to: administer our relationship with you, for those entities to provide services or functions to ING, for transactional reasons or to comply with Australian and global regulatory requirements applying to us or the ING Group.

Marketing

We, or other ING Group entities, may provide you with further information about ING Group products and services unless you tell us not to.

If you have provided an email address to us, we may contact you using that email address, including to provide you with information about ING and the products and services that we and the ING Group offer. You may elect not to receive further information about us or our products and services by contacting us online, calling or writing to us.

Access to your personal information

You may request access to limited amounts of personal information that we hold about you – such as your address - by calling us on 133 464.

For a more detailed request for access to information that we hold about you, you will need to write to the ING Privacy Officer at GPO Box 4094, Sydney NSW 2001. Please note that requests for access to your personal information may only be made by you or by another person who you have authorised to make a request on your behalf, such as a legal guardian or an authorised agent. We will require you to verify your identity, or the identity and authority of your representative, to our reasonable satisfaction. Depending on the nature and/or volume of the information that you request, an access charge may apply, but not to your request for access itself.

Updating your personal information

Although we take reasonable steps to ensure that your personal information is accurate, up-to-date, complete, relevant and not misleading, we primarily rely on the accuracy of information that you supply to us. If any of your personal information is incorrect, has changed or requires updating, please assist by either:

- updating your details in the “My Personal Details” section found in your menu selection after you log in; or
- contacting us by phone with your client number ready.

Complaints

ING is committed to resolving your privacy complaint as quickly as possible and has procedures in place to help resolve any problems or complaints efficiently. For more information on how to make a complaint and how complaints will be handled, see our complete Privacy Policy under “Making a privacy complaint”.

Data security

We take steps to protect your personal information from misuse, loss and interference. We also protect it from unauthorised access, modification, disclosure.

If we no longer require your personal information for a purpose, for example, to manage your financial product or provide you with a financial service, then we will take reasonable steps to securely destroy it or permanently remove all identifying features from that information.

Use of internet cookies

ING may use cookies to assist you in accessing information on our websites which is of interest and relevance to you. Cookies are a way of storing information on your computer so you do not have to enter the same data every time you access our sites - for instance, your email address. We may also use cookies to capture general information about how you have found our website, or to track the number of visitors to a site, but we do not store any of your personal details when we do this.

How to contact us

If you have any further questions about privacy at ING please contact us by:

- calling 133 464
- emailing customer.service@ing.com.au
- writing to:
ING Privacy Officer
GPO Box 4094
Sydney NSW 2001

Our Privacy Statement may be updated from time to time as we strive to improve the standard of service we provide to you.

