



NAB Commercial Broker Stand Alone Commercial and/or Equipment Finance Accreditation Form

Please complete Application form in full by either keying in your details dynamically into the form or using a black or blue pen in CAPITAL LETTERS and ☒ where appropriate.

This form is to be used by individuals seeking accreditation to lodge applications for commercial and/or equipment finance with National Australia Bank Limited ABN 12 004 044 937 ('NAB'). If you hold NAB residential accreditation, please do not use this form.

The broker representative whose details are set out below seeks to be accredited by NAB under the terms of a broker agreement ('Broker Agreement') between NAB and the Aggregator/Broker Firm whose details are set out in Section 2 ('Aggregator/Broker Firm').

Send completed application and supporting documents to **brokerauthorisations@nab.com.au**

This is an application only. Finance applications may not be introduced to NAB and no commissions will be paid to any party not currently accredited by NAB Commercial Broker.

This form, along with the supporting documents requested, are designed to ensure NAB holds the information it requires about the broker representative to:

- consider this application;
- meet NAB's compliance obligations; and
- provide information, education and support to assist in developing the business of the broker representative.

At NAB, we are committed to supporting brokers in delivering great outcomes for clients. To ensure this, we expect all brokers seeking accreditation to take the time to familiarise themselves with NAB's products, services, and relevant policies.

NAB may review brokers from time to time and can remove their accreditation based on this review.

Type of Authorisation requested: ☐ Commercial ☐ Equipment Finance

Section 1 Your Details (to be completed by the individual seeking Accreditation)

Full legal name ('you', or 'your' or 'Broker Representative')

Preferred name (if applicable)

Date of Birth (DD/MM/YYYY)

Business Name (as registered with ASIC)

Trading Name (if different to registered Business Name)

ABN/ACN

Business address

Postal address

Work telephone number

Mobile number

Contact Email address (note: e-mail address must be an individual person's e-mail account and not an admin/ central inbox)

Business website (if any)

Name of NAB Commercial Broker BDM (if known)

Current lending levels (in millions)

Name of financial institution	Commercial \$M	Equipment Finance \$M

Accreditation Criteria Requirements

AFCA Membership Number:

Have you ever had accreditation declined or cancelled by NAB, another Lender or an Aggregator? Yes ☐ No ☐

If yes, please provide details on this termination/cancellation

Have you ever been employed by the NAB group? Yes ☐ No ☐

If yes, please provide your employee number

Are you currently under mentorship? Yes ☐ No ☐

Mentor Full Name

Mentoring Entity Name

Mentor Contact Number

Employment History

Recent Employment History (two years minimum)

Employer 1			
Name			
Address			
Contact Number			
Period of employment (i.e. from MMY – MMY)	/	–	/

Employer 2			
Name			
Address			
Contact Number			
Period of employment (i.e. from MMY – MMY)	/	–	/

Broker Accreditations

Select which of the below lenders the broker is currently accredited with:

- A) ANZ ☐
B) CBA ☐
C) Westpac ☐
D) Macquarie ☐
E) Note other lenders below

Are you transferring from an Aggregator or Broker Firm that is not the Aggregator/Broker Firm whose details are set out in section 2?

Yes ☐ No ☐

If yes, please provide

- ☐ Identification (e.g., copy of Passport or Driver's Licence with one of the following – Australian Citizenship Certificate, Australian Birth Certificate or proof of Permanent Residency)

A transfer is only applicable if you are transferring from one Aggregator/Broker Firm to another Aggregator/Broker Firm as an 'Active Broker' within a 6-month period

Please read and sign the following declaration

- If this Application is approved, you agree to conduct yourself in accordance with all of NAB's directions, policies and procedures and those of the Aggregator/Broker Firm relating to any commercial and/or equipment finance application you give NAB for consideration. To the extent of any inconsistency between NAB's directions, policies and procedures and those of the Aggregator/Broker Firm, you will comply with NAB's directions, policies and procedures.
- You consent to receiving electronic communications from the NAB Group of a marketing, promotional or commercial nature.
- You warrant to NAB that you are an Australian citizen, permanent resident of Australia or you hold a visa issued by the Australian Government or other permission to reside and work in Australia. You authorize and permit NAB to conduct a check via the Australian Visa Entitlement Verification Online (VEVO) service to check your current visa terms and conditions or other terms and conditions relating to your residence in Australia.
- You warrant and declare to NAB that the information provided in this Application and all documentation requested by NAB is true and correct.
- You consent to the handling of your personal information in accordance with the below Broker Privacy Notification.

Stand Alone Equipment Finance Only:

I agree to appointment as a limited agent of NAB, for the purposes of carrying out identification procedures of all relevant parties to the loan and facilities, as well as collect any required attributes/documents in accordance with NAB's customer identification instructions and Product Due diligence procedures under NAB's Anti-Money Laundering/Counter Terrorism Financing (AML/CTF) Program, to satisfy regulatory obligations (including those under AML/CTF laws and verification of identity requirements in each state and territory).

Full name of Broker Representative

Signature

Date (DD/MM/YYYY)

Section 2 Aggregator/Broker Firm supporting the Broker Representative in this Application

Reference checking and information sharing protocol effective 1 October 2021

Statement for NAB Eligibility

NAB will not accept any applications from individuals who have received any adverse findings or affirmative responses ("ticks") in Sections 2, 3, or 4 of the ASIC Reference Check. This includes any instances of non-compliance identified through compliance audits, any conduct concerns or breach reports, and any unresolved investigations disclosed by the previous licensee.

Under the ASIC Reference Checking and Information Sharing Protocol, that came into effect on 1 October 2021 have you obtained a reference check? Yes ☐ No ☐

If 'No' Please explain why

Full name of Aggregator/Broker Firm

ABN

The Aggregator/Broker Firm confirms to NAB that the Broker Representative is sufficiently expert to act on behalf of the Aggregator/Broker Firm and has adequate knowledge, capability and business acumen to carry out and originate commercial and/or equipment finance applications and facilities under the terms of the Agreement between the Aggregator/Broker Firm and NAB.

The Aggregator/Broker Firm acknowledges that if accredited by NAB, the Broker Representative must act lawfully, in good faith and ensure that all information and material submitted to NAB in connection with any finance application (to the best of its knowledge) is correct and not misleading.

The Aggregator/Broker Firm confirms to NAB that the information provided as part of this NAB Accreditation request is correct and true and that all information, including the broker's contact information, is accurate and complete.

If this application is approved by NAB, the Aggregator/Broker Firm acknowledges and agrees that the Aggregator/Broker Firm is solely responsible and liable for the conduct of the Broker Representative and the Aggregator/Broker Firm will use reasonable endeavours to ensure NAB is made aware as soon as:

- the Aggregator/Broker Firm becomes aware that any information or material provided to NAB in connection with any finance application submitted by the Broker Representative is not accurate or may be misleading; and
- the Broker Representative ceases to be authorised to submit applications for finance to NAB on behalf of the Aggregator/Broker Firm.

Signed for and on behalf of the Aggregator/Broker Firm by

Full name

Signature

Date (DD/MM/YYYY)

Section 3 Documentation relating to the Broker Representative to be provided with this Application (supporting documents must be clear & legible)

COMMERCIAL ACCREDITATION

- ☐ Copy of resume evidencing a minimum of 2 years Business Banking experience OR experience in a role where the primary purpose is focused on understanding commercial lending structures¹.

EQUIPMENT FINANCE ACCREDITATION

- ☐ Copy of resume evidencing minimum 2 years business banking experience **AND**
- ☐ Copy of Membership of Commercial & Asset Finance Brokers Association (CAFBA)

In addition to the above, all the below information is required for both Commercial and Equipment Finance Accreditation:

- ☐ Copy of Passport or Driver's Licence with one of the following – Australian Citizenship Certificate, Australian Birth Certificate, or proof of Permanent Residency
- ☐ Evidence of completion of Anti Money Laundering Certification with an approved training provider
- ☐ Copy of Professional Indemnity Insurance for no less than \$1,000,000 per claim and \$2,000,000 in aggregate
- ☐ Copy of Equifax report (i.e. Company File - Comprehensive) undertaken on trading entity of broker (excludes Direct Agreement holders)

NAB Commercial Broker reserves the right to decline a Commercial Accreditation request regardless of demonstrated experience.

1 Commercial accreditation eligibility criteria can include:

- Business Banker/Business Credit Manager/Business Banking Executive/Business Development Manager focused on commercial lending
- Holding a lending authority and managing a portfolio of customers at a lender
- Other equivalent role where the primary purpose is to understand aspects of lending such as business and commercial lending structures, borrowing cause and purpose, key risks and mitigants, business cash flow and financial analysis (forecasts, cash drivers etc) and primary and secondary exit analysis



National Australia Bank Limited ABN 12 004 044 937, is a member of the National Australia Bank Group ("Group"). The Group includes all of our banking, financing, funds management, financial planning, superannuation, insurance, broking and e-commerce organisations.

The notification tells you how we collect your information, what we use it for and who we share it with. It also points out some key features of our Privacy Policy which is available on NAB at www.nab.com.au/privacy.

How we collect information from you

We'll collect your information from you directly whenever we can. We will also collect information about you from the aggregator supporting your application. We may also collect information about you from other third parties. You may not be aware that we have done so. If we collect information that can be used to identify you, we will take reasonable steps to notify you of that collection.

How we collect information from other sources

Sometimes we will collect information about you from other sources. We do this only if it's necessary to do so. Instances of when we may need to collect information include, where:

- we can't get hold of you and we rely on publicly available information to update your contact details;
- at your request, we exchange information with your legal or financial advisers or other representatives; or
- you wish to be accredited or remain accredited as a broker or broker representative to us. In such circumstances, we will exchange information about you with the broker or the mortgage aggregator with whom you are contracted or associated.

When the law authorises or requires us to collect information

We may collect information about you because we are required or authorised by law to collect it. There are laws that affect financial institutions, including company and tax law, which require us to collect personal information.

How we use your information

We will collect your personal information for the purposes of making a decision on whether to accredit you as our broker, broker representative and deciding whether to enter into a broker, broker representative, arrangements with you. In deciding whether to accredit you, we will consider (amongst other things) your experience, qualification(s), employment history and the results of any police checks that are provided to us.

We may also use your personal information for other purposes, including:

- managing and administering any broker, broker representative, arrangements you have with us, including the payment of a commission or other remuneration;
- resolving complaints or issues in relation to customers that you have referred or introduced to us;
- resolving complaints or issues you have raised with us;
- managing any claims or legal proceedings relating to your conduct;
- providing information to you or your organisation about the Group product and services offered by the Group;
- telling you about other products or services that may be of interest to you, or running competitions and other promotions (this can be via email, telephone, SMS, iM, mail, or any other electronic means including via social networking forums), unless you tell us not to; and
- for any other purpose under the broker, broker representative, arrangements that you have with us.

You can let us know at any time if you no longer wish to receive direct marketing offers from the Group. We will process your request as soon as practicable.

What happens if you don't provide your information to us

If you don't provide your information to us, we may not be able to:

- allow you to become a broker, broker representative;
- manage or administer your broker, broker representative with us;
- pay a commission or other remuneration or handle complaints or issues relating to customers you've referred or introduced to us;
- handle complaints or issues you have raised with us;
- provide information to you or your organisation about the Group or product, or services offered by the Group; or
- let you know about other products or services from our Group.

Sharing your information

We may share your information with other organisations and other Group members for any purpose for which we may use your information and for the other purposes noted below.

Sharing with the Group

We may share your personal information with other Group members including:

- to assist us to decide whether or not to accredit you as our broker, broker representative and deciding whether to enter into a broker, broker representative, with you;
- to assist us to manage and administer our relationship with you, including paying a commission or other remuneration, or handling any complaints or issues you have raised;
- to tell you about products or services offered by the Group; and
- in relation to any corporate re-organisation within the Group.

Sharing at your request

We may need to share your personal information with:

- your representative or any person acting on your (for example your sub-contractors, lawyers or accountants); and
- any referee you nominate to us to confirm details about you.

Sharing with third parties

We may disclose your personal information to third parties outside of the Group, including:

- organisations involved in your becoming, or managing or administering your being, a broker, broker representative such as third-party suppliers, other Group organisations, printers, educators and trainers, professional associations, posting services, call centres, event organisers and our advisers;
- your aggregator for the purpose of identifying and monitoring issues in connection with your broker arrangement and taking necessary actions to detect, investigate and respond to instances of misconduct and to otherwise prevent poor customer outcomes;
- 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;
- organisations that maintain, review and develop our business systems, procedures and technology infrastructure, including testing or upgrading our computer systems;
- organisations involved in any re-organisation of the Group or transfer of Group assets or business;
- organisations that participate in the payments system including merchants and payment organisations;
- organisations that assist us with product planning, research and development;
- mailing houses and telemarketing agencies that assist us to communicate with you; and
- our other agents and contractors with whom we deal in the ordinary course of our business.

Sharing outside of Australia

We run our business in Australia and overseas. We may need to share some of your information with organisations outside of Australia. You can view a list of the countries in which those overseas organisations are located at www.nab.com.au/privacy/overseas-countries-list.

We may store your information in a cloud or other types of networked or electronic 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 held. If your information is stored in this way, disclosures may occur in countries other than those listed at www.nab.com.au/privacy/overseas-countries-list.

Overseas organisations may be required to disclose information we share with them under a foreign law. In those instances, we will not be responsible for that disclosure.

Accessing your Information

You can ask us to access information that we hold about you. You can find out how to access your information by reading our Privacy Policy, available for NAB at www.nab.com.au/privacy or by calling **1300 622 276**

Correcting your Information

You can ask us to correct information we hold about you. You can find out how to correct your information by reading our Privacy Policy, available for NAB at www.nab.com.au/privacy or by calling **1300 622 276**

Complaints

If you have a complaint about a privacy issue, please tell us about it. You can find out how to make a complaint by reading our Privacy Policy, available for NAB at www.nab.com.au/privacy or by calling **1300 622 276**

Information about other persons

If you give us information about another person (like a broker, broker representative), in relation to your arrangements with us, you must obtain the other person's consent prior to do so, and let them know that:

- we will collect their information;
- we may exchange their information with other organisations and other Group members for the above purposes;
- we handle their personal information in the way set out in our Privacy Policy and our Broker and Introducer Privacy Notice, and they can:
 - access or request a copy of that Privacy Policy or Privacy Notice; or
 - access the information we hold about them by using the contact details below.
- we may not be able to effectively administer our arrangements with you unless we obtain their information.

Contacting us

To obtain more information about how we manage your personal information, please view our Privacy Policy for NAB at www.nab.com.au/privacy or by calling **1300 622 276**.