



NAB Commercial Broker 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 NAB residential authorised Brokers seeking accreditation to lodge applications for commercial and/or equipment finance with National Australia Bank Limited ABN 12 004 044 937 ('NAB').

Please send completed application and supporting documents to brokerauthorisations@nab.com.au

This is an application only. You cannot introduce or submit finance applications to NAB Commercial Broker or receive commissions on loans until you hold Commercial Broker authorisation.

This form, along with the supporting documents we ask you to give us, are designed to ensure we hold the information we require about you to:

- Consider your application;
- Meet our compliance obligations; and
- Give you information, education and support to assist in developing your business

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 to be completed by the Broker applicant

Name of Aggregator

NAB Broker SPID

Name of NAB Commercial Broker BDM (if known)

Legal name of Broker seeking NAB Commercial Broker authorisation

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

State		Postcode

Postal address

State		Postcode

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)

Primary business activity(ies)

Other business activity(ies)

Industry specialisation (if any)

The following documents are required to be provided prior to consideration of accreditation**Current lending levels (in millions)**

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

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

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

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.
- ☐ Copy of Equifax report “Company File - Comprehensive” undertaken on trading entity of broker

EQUIPMENT FINANCE ACCREDITATION

- ☐ Copy of resume evidencing minimum 2 years business banking experience **AND**
- ☐ Copy of Membership of Commercial & Asset Finance Brokers Association (CAFBA)
- ☐ Copy of Equifax report (i.e. Company File - Comprehensive) undertaken on trading entity of broker

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

- I consent to receiving electronic communications from the NAB Group of a marketing, promotional or commercial nature.
- I agree to conduct myself in accordance with relevant provisions of the Aggregator Agreement.
- The Information and declarations made in this Application are true and correct.
- I have reviewed and consent to the handling of my personal information in accordance with the below Broker Privacy Notification.

The following documents are required to be provided prior to consideration of accreditation

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

Signature

Date (DD/MM/YYYY)

Section 2 to be completed by an authorised member of the Aggregator

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

[Aggregator] supports the Broker in this Application receiving NAB Commercial Broker authorisation. We confirm that the Broker seeking Commercial authorisation within this submission is sufficiently expert to act on our behalf, has adequate knowledge, capability and business acumen to carry out and originate, Commercial and or Equipment Finance loans.

We acknowledge that our Representative must act lawfully, in good faith and ensure that all information and material submitted to NAB (to the best of our knowledge) is correct, not misleading with all relevant information provided. We acknowledge that we are solely responsible and liable for the conduct of our Representatives and we will make reasonable endeavours to ensure NAB is made aware as soon as any information or material submitted to NAB is not accurate or may be misleading and when the Broker Representative ceases to be authorised as our Representative.

Full Name of Aggregator Representative

Signature of Aggregator Representative

Date (DD/MM/YYYY)

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**.