Loan Writer
Accreditation Application

Bendigo Bank Broker

This application seeks accreditation for Residential Loans ONLY

Completed accreditation application and documentation to be returned to your Aggregator

Complete each section of the application - all fields are mandatory

Reason/s for seeking accreditation:

- ☐ Brand Recognition
- ☐ Products
- ☐ Credit Policy
- ☐ BDM Support

Personal Details

First name: | Middle name: | Surname: | Preferred name:

Date of birth: / / | Contact number: | Email address:

Business Development Manager preferred contact method: ☐ Mobile ☐ Email ☐ SMS

Business/Trading/Company Details

Business/Trading/Company name:

Office address: | Postal address:

Suburb: | State: | Postcode: | Suburb: | State: | Postcode:

Are you a previous staff member of Bendigo and Adelaide Bank Ltd? ☐ Yes ☐ No

If yes, please provide period of employment and staff ID number:

Membership

Proof of the following information is required to process your application.

All documentation must accompany this Accreditation Application Form, or your accreditation will not proceed.

1. Aggregator Membership

Name of Aggregator: Specialist Finance Group

Please attach a certificate or correspondence from your Aggregator confirming your active association with them.

2. Aggregator History (Max 5 years)

Name of Aggregator (1):

Period of accreditation: / To /

Name of Aggregator (2):

Period of accreditation: / To /

Name of Aggregator (3):

Period of accreditation: / To /

Name of Aggregator (4):

Period of accreditation: / To /

3. Australian Credit Licence Number

Please attach a certificate or correspondence from ASIC confirming your personal Licence Number or evidence that you have been appointed as a Credit Representative.

In whose name is the relevant ACL held, and what is the associated company's ABN or ACN?:

Are you a director or employee of the ACL holder?:

4. Industry Membership (MFAA, FBAA or equivalent)

Please attach a certificate or correspondence from your Industry body confirming your active association with them.

5. Reference Check

In accordance with the requirements of the ASIC Reference Checking and Information Sharing Protocol, please confirm whether reference checks have been undertaken by your most recent Aggregator.

- If yes, please provide a copy of the completed reference check/s (if required please request a copy from your most recent Aggregator)
- If no, please provide details of the reasons why reference check/s were not undertaken (if unknown, please request the information from your most recent Aggregator)

Accreditation Process

1. Complete application form and provide all required supporting documents to your Aggregator. They will submit these to Bendigo Bank by email to brokeraccreditations@bendigoadelaide.com.au

2. Bendigo Bank will register your interest in seeking accreditation. Upon receipt of the application form and supporting documentation, we will invite you to the broker onboarding training. Mandatory training is required to be completed within 90 days of the application being received.

3. Upon completion of the required training, Bendigo Bank will create an individual broker code per broker and will forward details via email. This broker code must be used with the affiliated Aggregator when submitting any loan applications to Bendigo Bank.

4. Upon receipt of broker code, or confirmation of updated accreditation, the broker may begin submitting loans to Bendigo Bank Broker.

5. Broker accreditations may be paused or cancelled where inactivity for >12 months has been identified. Where the broker has been deactivated <30 days, training will be required to be completed prior to having your previous accreditation reactivated. Where the broker has been deactivated for >30 days, a new accreditation application must be completed, including required supporting documentation to be provided. Required training must be completed before a new individual broker code will be produced.

Note: *Bendigo Bank reserves the right to grant, refuse or revoke accreditation at its discretion. Accreditation is subject to periodic review and update. This may be as a result of (but not limited to), legislative changes, product reviews, compliance requirements or loan writers no longer representing the group to whom accreditation was achieved.*

Privacy Statement/Disclosure

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 regulates the way Organisations ("we") use 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 the Application for Accreditation or any other document or communication relating to the application. However, without this information, we may not be able to enter into an Originator Manager 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 for Accreditation,
- 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 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 Application for Accreditation,
- 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 business, and
- if you request us to do so or if you consent or where the law requires or permits us to do so.

Your authority to us

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

Loan Writer Declaration

I acknowledge that Bendigo Bank is relying on the truth and accuracy of the information contained in this application and that any error or omission may cause Bendigo Bank to incur damage or loss and I declare the above information to be true and correct.

I declare to:

1. being an authorised Credit Representative of an Australian Credit Licence holder or a director/employee of an Australian Credit Licence holder;
2. being a current member of the Aggregator listed in the Membership section of this form;
3. informing Bendigo Bank if there is any change to the applicant's Aggregator membership, licensing or representation status;
4. acknowledging that the applicant is not, and will not act as, a credit representative or representative of Bendigo Bank (or any of its related entities) in any way;
5. acknowledge that any Bendigo Bank accreditation is subject to current and periodic review by Bendigo Bank and that Bendigo Bank may request any reasonable information from the Aggregator listed in the Membership section of this form for review purposes; and
6. acknowledge and agree to adhering to the Bendigo Bank Accredited Broker Code of Conduct, which can be located on brokers.bendigobank.com.au

Full name:

Signature (*Digital signatures accepted*):

Date: / /

Aggregator Confirmation

I acknowledge the following:

1. The broker's current membership status is with the Aggregator;
2. the broker's current licensee/credit representative status is with the Aggregator;
3. the broker's identity has been appropriately verified by the Aggregator;
4. the Aggregator is responsible for the conduct of the broker as its representative;
5. the Aggregator has appropriate verification, audit and management of its representatives, including the applicant, on an ongoing basis;
6. the Aggregator will promptly inform Bendigo Bank if there is any change to the applicant's Aggregator membership, licensing or representation status; and
7. the Aggregator will cooperate in respect to any reasonable information requested by Bendigo Bank for the purpose of this application and for conducting a periodic review of the applicant's accreditation with Bendigo Bank.

Full name:

Signature (*Digital signatures accepted*):

Date: / /