



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.

Thank you for considering to partner with us. **This Residential Home Lending Accreditation request covers both NAB and Advantage.** If your Aggregator only has an agreement with NAB (or vice versa only has an agreement with Advantage) you will only be able to offer the respective Lender products. Application and documents to be emailed to NAB Authorisations Team prior to completion of NAB and/or Advantage education induction by the proposed Broker.

Please send all completed applications to **Brokerauthorisations@nab.com.au**

The forms contained in this pack, 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

**N.B:** This is an application only. You cannot introduce or submit finance applications to us or receive commissions on loans until you hold a Lender authorisation with us.

### All sections are mandatory:

#### Aggregator Transfer

Is this application for a new authorisation or a transfer of authorisation?

New:

Transfer:

(Must be within 90 days of leaving previous aggregator)

If the request is for a Transfer of authorisation provide copies of:

- Letter of Separation
- Current Broker Code eg SPID, Advantage ID
- Identification eg copy of passport or Driver's Licence with one of the following - Australian Citizenship Certificate, Australian Birth Certificate, or proof of Permanent Residency

#### Aggregator Details (as registered with ASIC)

Name of Aggregator:

#### Broker Details

Representative / Individuals First Name:

Representative / Individuals Last Name:

Preferred Name (if applicable):

DOB (dd/mm/yyyy):

If you have a registered Business (and are Director), &/or hold a direct agreement with the Aggregator,  Yes  No if 'Yes' please complete the below Broker Business details. If 'No' and you are an employee/Contractor please complete the Broker Company Details section.

Broker Business Name (as registered with ASIC):

Broker Business ABN (as registered with ASIC):

Broker trading name (if different to registered name):

Broker Company ABN (If applicable):

Broker Company Name (if applicable):

#### Contact Details

Business address:

  
 State  Postcode

Postal address (if different from Business address):

  
 State  Postcode

Main contact phone number:

Mobile Number:

Contact Email address:

Email address for Alerts (if different from Contact email address):

### NCCP Licencing Requirements for Representatives

Please place a **X** in the box that is applicable and provide details.

1.  Representative is licenced in own name

Licenced Number:

2.  Representative is an Authorised Credit Representative

Authorised Credit Representative Number:

Entity's Licence Number (Please provide Entity's licence number with ACR number)

3.  Representative is a Director or Employee of a Licenced Entity

Entity's Licence Number:

### Accreditation Criteria Requirements

AFCA Membership Number:

### Additional Information Required to Support Your Application

The following documents must be current and provided to enable authorisation of a loan writer or broker representative

1. Identification eg copy of Australian passport or Driver's Licence with one of the following – Australian Citizenship Certificate, Australian Birth Certificate, or proof of Permanent Residency
2. Industry body membership
3. A Letter of Service (only if you have been employed within Financial Services industry in the last 7 years) or a letter of Separation (from your most recent Aggregator)
4. Mentor Letter (if a mentor has been assigned to you due to you having less than two years mortgage broking experience). The mentor letter must details that the broker applying for accreditation is receiving mentorship

Mentor:

Mentor Contact Number:

### Employment History

Recent Employment History (two years minimum)

Employer 1	
Name	
Address	
Contact Number	
Dates employed	
Employer 2	
Name	
Address	
Contact Number	
Dates employed	

Have you ever had accreditation declined or cancelled by National Australia Bank Limited and Advantedge, another Lender or an Aggregator  Yes  No  
If 'Yes' provide details


**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 Broker Agreement. The Information and declarations made in this Application are true and correct.

Proposed Representative Signature:

Date: DD/MM/YYYY

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**Aggregator Attestation (Residential)**

[Aggregator] \_\_\_\_\_ supports the Broker in this Application receiving NAB and Advantedge, authorisation. We confirm that the Broker seeking residential authorisation within this submission is sufficiently expert to act on our behalf, has adequate knowledge, capability and business acumen to carry out and originate (this includes Advantedge).

We acknowledge that our Representative must act lawfully, in good faith and ensure that all information and material submitted to NAB and Advantedge (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 and Advantedge are made aware as soon as any information or material submitted to NAB and Advantedge is not accurate or may be misleading and when the Broker Representative ceases to be authorised as our Representative.

ABN number of Aggregator's Direct Agreement Holder (Broker Firm) that relates to this broker:

Name of Aggregator's Direct Agreement Holder (Broker Firm) that relates to this broker:

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Aggregator Signature:

Date: DD/MM/YYYY

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Aggregator Representative Name (please print):

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**Office Use Only**

- ASIC ID#:

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.

This policy also covers AFSH Nominees Pty Ltd ACN 143 937 437, Advantagedge Financial Services Pty Ltd ACN 130 012 930 (Advantagedge). Advantagedge is also a member of the National Australia Bank Group.

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 or NAB at [www.nab.com.au/privacy](http://www.nab.com.au/privacy) and for Advantagedge at [www.advantagedge.com.au/privacy](http://www.advantagedge.com.au/privacy).

## How we collect information from you

We’ll collect your information from you directly whenever we can. Sometimes we collect your personal information from 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 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 as our broker and/or, broker representative to us and we collect information from 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, and 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 behalf (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 investigate and 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](http://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](http://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](http://www.nab.com.au/privacy) or by calling 1300 622 276 and for Advantedge at [www.advantedge.com.au/privacy](http://www.advantedge.com.au/privacy)

## 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](http://www.nab.com.au/privacy) or by calling 1300 622 276 and for Advantedge at [www.advantedge.com.au/privacy](http://www.advantedge.com.au/privacy)

## 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](http://www.nab.com.au/privacy) or by calling 1300 622 276 and for Advantedge at [www.advantedge.com.au/privacy](http://www.advantedge.com.au/privacy)

## 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](http://www.nab.com.au/privacy) or by calling 1300 622 276 and for Advantedge at [www.advantedge.com.au/privacy](http://www.advantedge.com.au/privacy)