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# Commercial Broker Application Form

Thank you for your interest in becoming commercially accredited with the St.George Banking Group.

This accreditation will allow you to lodge commercial deals with St.George, BankSA and Bank of Melbourne.

Please note each application is subject to assessment. This application does not constitute a commercial agreement and St.George may, in its absolute discretion refuse to approve an application.

Please ensure you:

- Attach **ALL** relevant documents
- Complete **ALL** sections of this form
- Type or print clearly
- Once completed, print out, sign, scan and email this application along with **ALL** supporting documentation to:

[accreditations@stgeorge.com.au](mailto:accreditations@stgeorge.com.au)

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## Section A

Your Aggregator:

### Supporting documentation checklist

Please ensure **ALL** of the following documents are attached:

Attached?

1

#### Identification – Two (2) forms – at least one (1) from Category A

Category A: Passport/ Driver licence/ Government-issued proof of ID  
Category B: Any other ID – e.g. Medicare card/ credit card/ rates notice

2

#### MFAA/ FBAA/ CAFBA membership certificate

Please ensure the certificate has a valid date

3

#### Professional Indemnity (PI) insurance cover

Please ensure the certificate has a valid date, shows the amount you are covered for (including “run-off” cover). Tax invoices are not acceptable.

4

#### Credit and Investments Ombudsman Limited (CIO) or other external dispute resolution (EDR) scheme membership

Please ensure the certificate/ proof of membership has a valid date

5

#### Australian Credit Licence or authorisation as a Credit Representative from a licensee

Please ensure the certificate has a valid date and evidences you are a Licensed Finance Broker under the NCCP Act 2009.

If you do not hold a certificate, please provide your Credit Representative Number:

6

#### Do you currently hold a cert IV in Mortgage Broking?

Y  N

7

#### Do you currently hold a Diploma of Financial Services?

Y  N

## Section B – Broker Profile

Broker Name:

Your Trading Name:

Accreditation Type:

Aggregator:

State:

Accredited with Retail:

Y

N

Residential BDM

Loan Writers:

Experience & Background:

How many years of industry experience do you have?

Please outline your Commercial Strategy:

Do you specialise in any particular industry? Please select below:

Industry

Segment

Other (Please specify):

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## Section C

First name:

Last name:

Date of Birth (dd/mm/yyyy):

Mr.

Mrs.

Miss.

Ms.

Other

Trading name (if applicable):

Position held (if applicable):

### Residential address (PO Box not allowed)

Address:

Suburb:

State:

Country:

Postcode:

### Principal place of business

same as Residential

Address:

Suburb:

State:

Country:

Postcode:

### Postal address

same as Business

same as Residential

Address:

Suburb:

State:

Country:

Postcode:

### Contact

Telephone:

( )

Fax:

( )

Mobile:

Email:

Website:

## Section D (1)

### Personal Declaration

In relation to the last 10 years, whether as an individual or director of a company or partner of a firm, have you ever (please tick relevant box):

Yes No

- |                                                                                                                                                                                                                                                                                                                          |                       |                       |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------|-----------------------|
| a) Had an industry or business licence, issued by a Proper Authority, either refused, suspended, withdrawn, cancelled or been subject to banning order, or do you have any of these actions pending?                                                                                                                     | <input type="radio"/> | <input type="radio"/> |
| b) Been convicted of or found to have committed an offence concerning fraud or dishonesty or do you have a charge pending involving fraud or dishonesty?                                                                                                                                                                 | <input type="radio"/> | <input type="radio"/> |
| c) Been subject to an investigation by ASIC or by any other regulatory or official Body in relation to any aspect of its business or are you currently subject to such an investigation by any of these bodies?                                                                                                          | <input type="radio"/> | <input type="radio"/> |
| d) Been a director of a company that has gone into voluntary liquidation or to which a Receiver, Provisional liquidator, Liquidator, Scheme Manager or an Official Manager has been appointed while you were a Director, or within six months after you ceased to be a Director, or do you have any such action pending? | <input type="radio"/> | <input type="radio"/> |
| e) Been declared bankrupt or are you presently an un-discharged bankrupt or do you have any such action pending?                                                                                                                                                                                                         | <input type="radio"/> | <input type="radio"/> |
| f) Been a Partner of a firm which has been placed into voluntary liquidation or had a Receiver Provisional liquidator, Liquidator, Scheme Manager or an Official Manager appointed, or do you have any such action pending?                                                                                              | <input type="radio"/> | <input type="radio"/> |
| g) Been refused membership of a statutory, professional or other body in respect of your professional capacity or other Body in respect of your professional capacity, or do you have such action pending?                                                                                                               | <input type="radio"/> | <input type="radio"/> |
| h) Been subject to disciplinary proceedings or banned, disqualified or expelled by a statutory, professional or other Body in respect of your professional capacity, or do you have such action pending?                                                                                                                 | <input type="radio"/> | <input type="radio"/> |
| i) Been dismissed, or had any proper authority including any licence withdrawn on ethical or legal grounds, or any disciplinary proceedings pending?                                                                                                                                                                     | <input type="radio"/> | <input type="radio"/> |
| j) Had any past, present or pending claim made against your Professional Indemnity Insurance under which you operate in relation to advice you have provided?                                                                                                                                                            | <input type="radio"/> | <input type="radio"/> |
| k) Been refused Professional Indemnity Insurance?                                                                                                                                                                                                                                                                        | <input type="radio"/> | <input type="radio"/> |
| l) Had your accreditation cancelled or suspended by a Lender, Mortgage Manager, or a Mortgage Insurer, other than for volume reasons, or had your membership of an aggregator or franchise group terminated, or is similar action pending against you?                                                                   | <input type="radio"/> | <input type="radio"/> |
| m) Have you as an individual ever been known by any other name? <input type="text"/>                                                                                                                                                                                                                                     | <input type="radio"/> | <input type="radio"/> |

If you have answered "Yes" to any of the above questions from (a) to (m), please attach details as to why you answered "Yes" and any details relating to the incident.

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## Section D (2)

### PRIVACY POLICY AND PRIVACY STATEMENT

We are bound by the Privacy Act 1988 (Cth) and will protect your personal information in accordance with the Australian Privacy Principles. These principles govern how we can collect, use, hold and disclose your personal information, including ensuring the quality and security of your personal information.

This privacy policy explains how we manage your personal information when you apply to become a broker/referrer/aggregator of St.George Bank ("Introducer").

#### **What kinds of personal information we collect and hold and why we do we do so?**

When you apply to become an Introducer, we may ask you to provide personal information (being any information or opinion about you or information from which you can be identified) to process your application. This could include your name, address, contact details, date of birth, education details and work history.

In general, will collect all personal information directly from you, although, we may verify information you provide from third party sources if your application is successful. We collect further information in the course of your acting as an Introducer.

We collect, hold and use your information:

- to assess your application and eligibility to be appointed as an Introducer;
- to allow you access to our computer systems (as necessary) so that you may perform your responsibilities in your capacity as an Introducer;
- for administration and management of customer relationships with us and other members of the Westpac Group, including but not limited to providing you with appropriate training on our products and services, monitoring your performance as Introducers and the investigation and resolution of any complaints; and
- to facilitate our internal business operations, including but not limited to payment of commissions and fulfilment of any legal obligations.

We may use your information to comply with legislative or regulatory requirements in any jurisdiction, prevent fraud, crime or other activity that may cause harm in relation to our products or services and help us run our business.

#### **Who do we disclose your personal information to and why, and do we disclose personal information overseas?**

We may disclose your personal information to other members of the Westpac Group to analyse customer needs and develop new services.

We may also disclose your personal information to your financial or legal adviser, if you give an authority for your financial or legal adviser to obtain information from us.

We may disclose your personal information to a recipient which is located outside Australia. This includes:

- Westpac Group companies located in China, India, Singapore, New Zealand, United Kingdom, United States; and
- Westpac Group's service providers which are likely to be located in India.

As a financial services licensee and credit licensee, we have obligations to disclose personal information to government agencies and regulators in Australia and overseas. For example, some of the information we collect about you is required to be disclosed to the Australian Securities and Investments Commission under the *National Consumer Credit and Protection Act 2009* (Cth) or the *Corporations Act 2001* (Cth).

We are not able to ensure that foreign government agencies or regulators will comply with Australian privacy laws, although they may have their own privacy laws. By agreeing to be appointed as an Introducer, you consent to these disclosures.

#### **How do we hold your personal information?**

Much of the personal information we hold will be stored electronically in secure Westpac Group owned data centres. These data centres are located in Australia. Some information we hold about you will be stored in paper files. We use a range of security measures to protect the personal information we hold.

For example:

- access to our data centres are controlled through identity and access management;
- employees are bound by internal information security policies that require employees to keep information secure and undertake training about information security; and
- we regularly monitor and review our compliance with internal policies and industry best practice.

We take reasonable steps to destroy or permanently de-identify any personal information after it can no longer be used in accordance with this policy.

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## Your consent

You understand and agree that:

- the Westpac Group may use your personal information for the purposes described above; and
- we may disclose the information you supply to us in the ways described above.

If you choose not to consent or you do not provide all the information we request, we may not be able to process or properly consider your application to be appointed as an Introducer.

## Access to and correction of personal information

You can request access to the personal information we hold about you. You can also ask for corrections to be made. To do so, please contact your Business Development Manager.

There is no fee for requesting that your personal information is corrected or for us to make corrections. In processing your request for access to your personal information, a reasonable cost may be charged. This charge covers such things as locating the information and supplying it to you.

There are some circumstances in which we are not required to give you access to your personal information.

If we refuse to give you access to or to correct your personal information we will give you a notice explaining our reasons except where it would be unreasonable to do so.

If we refuse your request to correct your personal information, you also have the right to request that a statement be associated with your personal information noting that you disagree with its accuracy.

If we refuse your request to access or correct your personal information, we will also provide you with information on how you can complain about the refusal.

## Resolving your privacy concerns and complaints

If you are concerned about how your personal information is being handled or if you have a complaint about a breach by us of the Australian Privacy Principles, please contact your Business Development Manager.

We will acknowledge your complaint as soon as we can after receipt of your complaint. We will let you know if we need any further information from you to resolve your complaint.

We aim to resolve complaints as quickly as possible. We strive to resolve complaints within five business days but some complaints take longer to resolve. If your complaint is taking longer, we will let you know what is happening and a date by which you can reasonably expect a response.

If you are unhappy with our response, there are other bodies you can go to.

Under the Privacy Act you may complain to the Office of the Australian Information Commissioner about the way we handle your personal information. The Commissioner can be contacted at:

GPO Box 5218  
Sydney NSW 2001  
Phone: 1300 363 992  
Email: [enquiries@oaic.gov.au](mailto:enquiries@oaic.gov.au)  
[www.oaic.gov.au](http://www.oaic.gov.au)

## Definitions

"We", "our", "us" means St.George Bank – A Division of Westpac Banking Corporation (ABN 33 007 457 141)

"Westpac Group" means Westpac Banking Corporation and its related bodies corporate.

We will update our privacy policy from time to time for any reason.

I declare that the information given in this application is complete, true and correct:

First name:

Last name:

Signature:

Date

(dd/mm/yyyy):

**St.George Banking Group**

