

Home Loan Application Statement

This Home Loan Application Statement is applicable for Bendigo Flex and Bendigo Easy Home Loans if you apply directly to Bendigo Bank.

Verification of Identity

The identity of each applicant, guarantor and any security provider must be verified to our satisfaction. Where an applicant, guarantor or security provider is a body corporate, the identify of each director, secretary and/or other relevant officeholder of that party needs to be verified to our satisfaction (speak to your Lender if you need help identifying who has to have their identity verified).

If you haven't already verified your identity, speak to your Lender about what's needed. Verification can be done in many ways including electronically, by producing original identification documents in a Bendigo Bank branch or to your Lender (in person or via online video conference) or using an approved Identity Agent.

Special arrangements are in place to help Indigenous customers meet our verification of identification requirements.

Privacy Disclosure Statement

1. Collection of your personal information and credit-related personal information

We collect your personal information and credit-related personal information to assess your **application, to provide you with the product or service that you've requested and to assess any future applications for products or services you may make to us or our related entities. If you're a guarantor,** we collect your personal information and credit-related personal information to assess whether to accept you as a guarantor for credit applied for, or provided to, the borrower. Collection of some of this information is required by the Anti-Money Laundering and Counter-Terrorism Financing Act 2006. **If you provide incomplete or incorrect information, we may not give you the product or service you're applying for.**

2. Collection of personal information and credit-related personal information about third parties

We may need to collect personal information and credit-related personal information about a third **party from you as part of your application. If we do this, you agree you'll advise that person that we've collected their information and that in most cases they can access and seek correction of the information we hold about them.**

3. Use and disclosure of your personal information and credit-related personal information

We may use your personal information and credit-related personal information to perform our business functions (for example, internal audit, operational risk, product development and planning). We may also use your personal information to confirm your details (for example, contacting your employer to confirm your employment and income details).

We treat your personal information and credit-related personal information as confidential and only disclose it to others where necessary. For example, we usually disclose your information to organisations to whom we outsource functions such as mailing and printing houses, IT providers, our agents and specialist advisers such as accountants and solicitors. Other disclosures usually include joint account holders, account operators and account applicants, Credit Reporting Bodies (as defined below), insurers, intermediaries, valuers, debt collection agencies and government authorities. Your information may also be disclosed to entities related to Bendigo Bank and our Bendigo and Adelaide Bank Limited group of companies, where its confidentiality is maintained.

4. Disclosure of personal information and credit-related personal information to overseas organisations

Some of the organisations we disclose your personal information and credit-related personal **information to may be located overseas. Where an organisation is located overseas, we'll either take reasonable steps to ensure that it complies with Australian privacy laws, or we'll ask for your consent to the disclosure.**

5. Access to, and correction of, your personal information and credit-related personal information

In most cases you can get access to, and seek correction of, your personal information and credit-related personal information. If you wish to do so, or if you have any queries about your information, please contact us on 1300 236 344.

6. Direct marketing

We may use your personal information and credit-related personal information to inform you about financial products and services that are related to those you have with us or other products and services we think you may be interested in. These may be products and services provided by us, our related entities or other entities we are **associated with**. **If you don't want to receive any marketing material from us, please contact us on 1300 361 911.**

7. Collection, use and disclosure of your credit-related personal information

By signing or otherwise agreeing to this document, you agree that we can do all of the following:

7.1 Commercial credit-related personal information

Seek and use commercial credit-related personal information to assess an application for consumer credit or commercial credit.

7.2 Consumer credit-related personal information

Seek and use consumer credit-related personal information to assess an application for consumer credit or commercial credit.

7.3 Collection of overdue payments

Seek and use a credit report provided by a credit reporting body to collect overdue payments.

7.4 Exchange of information between credit providers

Seek from and use, or give to another credit provider (including a credit provider who has lent money on the same security), any information or opinion about credit worthiness, credit standing, credit history or credit capacity.

7.5 Exchange of information with intermediaries

Seek from and use any consumer or commercial credit-related information from or disclose that information to, any broker, financial adviser, accountant, mortgage manager, lawyer, or other intermediary acting in connection with any credit applied for or provided.

7.6 Provide credit information to credit reporting bodies

In this privacy disclosure statement, "Credit Reporting Body" means each of the following organisations (whether acting individually or together):

Equifax	Experian	Illion (previously Dun & Bradstreet)
PO BOX 964	PO BOX 1969	PO BOX 7405
North Sydney NSW 2059	North Sydney NSW 2060	St Kilda Road Melbourne VIC 3004
Public Enquiries: 13 83 32	Public Enquiries: 1300 783 684	Public Enquiries: 1300 734 806
Website:	Website:	Website:
www.mycreditfile.com.au	www.experian.com.au/order-credit-report	www.checkyourcredit.com.au

We give credit information to a Credit Reporting Body. Credit information is defined in the Privacy Act and includes, to the extent applicable:

- identification information;
- consumer credit liability information;
- repayment history information (including if you fail to meet your payment obligations to us);
- financial hardship information;
- a statement that an information request has been made in relation to you by us, or a mortgage insurer or trade insurer;
- the type of consumer credit or commercial credit, and the amount of credit, sought in an application:
 - that has been made by you to us; and
 - in connection with which we have made an information request in relation to you;
- default information;

- payment information;
- new arrangement information;
- court proceedings information;
- personal insolvency information;
- publicly available information:
 - that relates to your activities in Australia or the external Territories and your credit worthiness; and
 - that is not court proceedings information about you or information about you that is entered or recorded on the National Personal Insolvency Index;
- that in our opinion you have committed, in circumstances specified by us, a serious credit infringement in relation to consumer credit provided by us to you.

We do not require your consent to make an information request to a credit reporting body about you or to disclose your personal information to a credit reporting body as part of making an information request, where legally permitted.

A record that we have made an information request may be used and, as relevant, disclosed for the purposes of the credit reporting body or a credit provider assessing your credit worthiness, including calculation of a credit score or credit rating.

The Credit Reporting Body may also include the information given by us to the Credit Reporting Body in reports provided by the Credit Reporting Body to credit providers to assist them to assess your credit worthiness.

The record that an information request has been made about you can negatively impact a credit score or credit rating calculated for you by a Credit Reporting Body, especially where you make multiple credit applications to credit providers.

Each Credit Reporting Body has a policy for managing your credit-related personal information that you may access by contacting them.

In some cases a Credit Reporting Body may use your information for pre-screening your eligibility to **receive direct marketing from us or other credit providers. If you don't want a Credit Reporting Body to do this contact the Credit Reporting Body.**

Where you believe on reasonable grounds that you've been, or are likely to be, a victim of fraud you may request a Credit Reporting Body not to use or disclose your information.

7.7 Provide information for securitisation

Disclose any report or information to another person in connection with funding by means of an arrangement involving securitisation.

7.8 Provide information to guarantors

Disclose any information to any person who proposes to guarantee or has guaranteed repayment of any credit provided.

8. Providing your personal information and credit-related information to a mortgage insurer

In this privacy disclosure statement, the "Insurer" means the following organisation:

Helia Insurance Pty Limited (ABN 60 106 974 305)

Level 26, 101 Miller Street, North Sydney NSW 2060

Phone: 1300 655 422

Website: www.helia.com.au

We may disclose your personal information and credit-related personal information when we apply to the Insurer for lenders mortgage insurance (LMI). By you signing or otherwise agreeing to this document, the Insurer can do the following:

Where permitted by the Privacy Act 1988, the Insurer may seek and obtain from a credit reporting body commercial credit information concerning your credit worthiness or history; consumer information; and collection of overdue payments information.

The Insurer collects your information for the purposes of assessing our application and securing and administering LMI for your mortgage, including dealing with claims and recovery of proceeds. The information collected by the Insurer is required under the Insurance Contracts Act 1984 (Cth) and is **necessary for the Insurer to undertake its business. If you don't provide any of the information asked of you then the Insurer will not be able to issue insurance. As a result, we may not be able to give the mortgage to you.**

The Insurer may use your information to assess the risk of providing LMI to us, you defaulting on your obligations to us and you being unable to meet a liability arising under a guarantee in respect of mortgage finance given (or to be given) by us to another person. The Insurer may also use your information to verify your details provided by us, administer or vary any LMI cover provided (including for securitisation and hardship applications, dealing with claims, recovery of proceeds and enforcing the mortgage in the place of us), to conduct risk assessment and management involving securitisation, credit scoring, portfolio analysis, reporting, fraud prevention and claim recovery, to comply with any regulatory requirements including under the Privacy Act 1988 and Insurance Contracts Act 1984 as amended from time to time, and for any other LMI purpose relating to you or under the insurance policy issued by the Insurer to us in respect of your credit with us or as may be permitted by the Privacy Act 1988.

The Insurer may disclose your information to its related companies; us; your guarantor or potential guarantor; other insurers; claims assessors and investigators; parties for the purposes of securitisation; re-insurers; underwriters; loan servicers; trust managers; trustees and security trustees; organisations involved in surveying or registering a security property or which otherwise have an interest in a security property; ratings agencies; credit reporting bodies; its service providers (including marketing companies, data consultants and IT contractors); its agents, contractors, and external advisers; your referees, including your employer; your legal and financial advisers; brokers or referrers that submitted applications on your behalf or referred you to the mortgage manager; organisations that are involved in debt collecting or in purchasing debts; mercantile agents if you default on your obligations to us; payment system operators; parties involved in fraud prevention (including organisations such as fraud reporting agencies, that may identify, investigate and/or prevent fraud, suspected fraud, crimes, suspected crimes, or other serious misconduct); other financial institutions and credit providers; and government and other regulatory bodies (e.g. the Insurance Council of Australia, ASIC and the ATO).

Where permitted by the Privacy Act 1988 the Insurer may disclose your information to organisations located overseas (including in the USA, Canada, the United Kingdom or the Philippines) such as its related companies, re-insurers, service providers (including but not limited to data consultants and IT contractors), its agents, contractors and external advisers and government and other regulatory bodies. Overseas organisations may be required to disclose information shared with them with relevant foreign authorities under a foreign law. In those instances the Insurer is not responsible for that disclosure.

The Insurer may also, to the extent permitted by the Privacy Act 1988, disclose information about you to a credit reporting body for any purpose set out in this consent. The credit reporting body gives other organisations (such as other credit providers) information to help them assess your credit worthiness. Some of the information may adversely affect your credit worthiness (for example if you have defaulted on your loan) and accordingly, may affect your ability to obtain credit from other credit providers.

The Insurer may need to exchange your information with credit providers and advisors during the course of the mortgage insurance policy for any purpose set out in this consent. The Insurer may seek and obtain further personal information (including sensitive information) about you during the course of **the mortgage insurance policy. The terms of this consent and the Insurer's Privacy Policy and Credit Reporting Policy** apply to the collection, use and disclosure of that information.

The Insurer may store your information in cloud or other types of networked or electronic storage and **will take reasonable steps to ensure its security. However, it isn't always practicable to find out where** your information may be accessed or held, as electronic or networked storage can be accessed from various countries via an internet connection.

Each Insurer has a Privacy and Credit Reporting Policy which contains information about:

- how you can access and seek correction of your information held by the Insurer;
- how you can complain about a breach of the Privacy Act 1988 (including any applicable privacy principles) or any registered privacy code that binds the insurer in respect of your personal or credit information (as appropriate); and
- how the Insurer will deal with a complaint.

Each policy available on the Insurer's website or by contacting them.

9. Providing your personal information and credit-related information to a mortgage insurer

The details contained in certain government-issued identity documents ("Supported Documents") which are produced as part of verifying the identity of an individual may be verified through the Department of Home Affairs Document Verification Service ("DVS").

Where you give details from a Supported Document as part of verifying the identity of a person (including by providing a copy of the Supported Document or related details electronically or by producing the original Supported Document), the details may be subject to an electronic request through our service provider to the DVS to check whether the information matches the records kept by the entity who holds the official records for that type of Supported Document. Our access and use of the DVS in this way may involve the use of third party systems and services and the information given to or by you in or from Australia may be transmitted to New Zealand.

By signing or otherwise agreeing to this document, in relation to any details in a Supported Document that you provide, you:

- confirm you're authorised to give the details to us; and
- agree to us using this information and transmitting and accessing information as described above.

10. Privacy Policy and Credit Reporting Policy

You should also read our Privacy Policy and Credit Reporting Policy. Our Privacy Policy contains information about:

- how you can access and seek correction of your personal information;
- how you can complain about a breach of the privacy laws by us and how we'll deal with a complaint;
- if we will disclose personal information to overseas entities, and where practicable, which countries those recipients are located in. Our Privacy Policy is available on our website www.bendigobank.com.au or by telephoning 1300 236 344.

Our Credit Reporting Policy contains information about:

- how you can access and seek correction of your credit eligibility information;
- how you can seek correction of your credit information;
- how you can complain about a breach of the credit reporting laws by us and how we'll deal with a complaint;
- if we disclose your credit information or credit eligibility information to overseas entities, and where practicable, which countries those recipients are located in.

Our Credit Reporting Policy is available on our website www.bendigobank.com.au or by telephoning 1300 236 344.

Delivery of loan offer and related documents

If your application is approved, how do you wish to receive your loan offer and related documents (including our Credit Guide and any precontractual document, proposed credit contract, proposed security documents and all other related documents and disclosures)?

Please select the relevant delivery option:

- Electronically (to applicant/s)

Your loan offer and related documents (including precontractual documents and our Credit Guide) will be **made available for you to access electronically using an online signing platform, and we'll arrange for signing electronically using that platform.**

If you choose this option and you sign or otherwise agree to this document, you consent to us giving you these documents electronically by making them available for you in an online signing platform and notifying you by email that they have been made available and:

- paper copies of the relevant documents will not be given to you;
- we might not give precontractual documents to you in paper form in the future;
- you must regularly check for electronic communications from us (including information about precontractual documents); and
- you may withdraw your consent to us giving these documents to you electronically at any time.

- Your Lender

Printed copies of your documents will be given to you in a Bendigo Bank branch or by your Lender for signing and returning to us (where required).

- Post (to applicant/s)

Printed copies of your documents will be sent to you by post for signing and returning to us (where required).

Fixed Rate Lock

This section only applies to fixed rate loans

If you've applied for a fixed rate loan and your application is approved, our applicable fixed rate as at the date your application is finalised and submitted for assessment will apply to your loan for the fixed rate period if:

- You accept our loan offer within the period we provide you for accepting it;
- Settlement occurs within 90 days of the date your application is/was submitted for assessment; and
- That rate is lower than our applicable fixed rate on the date of settlement.

Otherwise, our applicable fixed rate on the date of settlement will apply.

Applicant Declarations and Authorisations

By signing this form or otherwise confirming to us that you accept these declarations and authorisations, you:

1. Declare that you're authorised to give the information you have provided to the Bank in connection with your application.
2. Declare that to the best of your knowledge and belief, the facts, information and statements given to the Bank in relation to your application are true and complete, and that no information which might affect the decision of the Bank has been withheld.
3. Agree to each of the matters set out in the Privacy Disclosure Statement above.
4. Authorise the Bank to cross reference, rely upon and/or transfer any or all information provided in support of your application to any related application submitted at or around the same time.
5. Understand and acknowledge that it is an offence under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 to provide false and misleading information about your identity.

6. Undertake to supply to the Bank any information or facts relevant to your application which may become available or arise after the submission of your application.
7. Understand and acknowledge that approval of your application may be withdrawn should it be identified that false or misleading information has been given in relation to your application.
8. Authorise the Bank to provide information about the progress and result of your application to the builder and/or the conveyancer/solicitor named in your application.
9. Understand and acknowledge that:
 - any valuation or inspection report obtained by the Bank in relation to any security offered to the **Bank is for the Bank's benefit, not your benefit, and it's the Bank's choice as to whether to make any such report available to you;**
 - you may not rely upon any such report obtained by the Bank, whether such report is disclosed to you or not;
 - **you shouldn't assume that any such report is based upon a detailed inspection of the security offered;**
 - **any such report isn't to be taken as implying that there are no defects other than those mentioned or, where the report relates to building works, that the works have been completed to a particular standard; and**
 - **the Bank doesn't accept any liability for the contents or accuracy of any such report.**
10. Warrant that you are not an undischarged bankrupt and that there are no outstanding judgment(s) or claim(s) against you.
11. Understand and acknowledge that you are submitting an application only and there is to guarantee that credit will be offered to you by the Bank.
12. Understand and acknowledge that the Bank recommends that you seek independent legal or other financial advice prior to entering into any credit contract that the Bank may offer to you as a result of your application.
13. Understand and acknowledge that any approval of your application by the Bank will be on such terms and conditions (including conditions as to interest rates) as the Bank shall choose.
14. Authorise and consent to the Bank confirming details provided in your application with any person or persons who may reasonably be expected to confirm such details (e.g. an employer);
15. You acknowledge and agree that you have read, understood and agree with each and every part of this document (including the Verification of Identity, Privacy Disclosure Statement, Delivery of loan offer and related documents, Fixed rate lock and Applicant Declarations and Authorisations sections).

Signatures

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Applicant Full name

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Signature

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Date

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Applicant Full name

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Signature

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Date