

# Business Account Authority

## Operating Agreement



Bankwest, a division of Commonwealth Bank of Australia  
ABN 48 123 123 124 AFSL/Australian credit licence 234945

### Section 1 – Important Information about the 31 day notice period for Term Deposits

If you require all or any portion of the funds in the term deposit account to be withdrawn/ transferred before the agreed maturity date, you must provide a minimum of 31 days advance notice to Bankwest before the funds become available for withdrawal/ transfer.

If the term deposit has less than 31 days remaining before it reaches maturity, you will only be able to withdraw/ transfer the funds on the maturity date.

If you think you will need to withdraw your funds early, other deposit products may be more suitable for you.

You should also be aware that if you consent to your term deposit being automatically renewed for the same term on maturity, your renewed term deposit may have a higher or lower interest rate.

## Section 2 - Account details

Date	Full account name		
<input type="text"/>	<input type="text"/>		
Full account name (continued)			
<input type="text"/>			
Type of business: <input type="checkbox"/> Company <input type="checkbox"/> Sole Trader <input type="checkbox"/> Trust <input type="checkbox"/> DIY Super <input type="checkbox"/> Partnership <input type="checkbox"/> Club/Society/Association/Other <input type="checkbox"/> Co-operative <input type="checkbox"/> Government Body			
Principal Place of Business - Account Owner (street number, name and suburb must be shown - PO Box not acceptable)			
<input type="text"/>			State <input type="text"/> Postcode <input type="text"/>
Account Postal address (if different to above)			Business contact number
<input type="text"/>			<input type="text"/>
Description of business			No. of employees
<input type="text"/>			<input type="text"/>
Is the entity's primary business activity Investing?			
<input type="checkbox"/> Yes <input type="checkbox"/> No			
Tick Yes if the entity earns more than 50% of its total income from investment activities (e.g. rent, interest or dividends) or more than 50% of the entity's assets produce or are held for producing this investment income.			

### Primary contact details (we may contact this person about this application)

Full name	Mobile number
<input type="text"/>	<input type="text"/>
Email address	Other contact number
<input type="text"/>	<input type="text"/>

## Section 3 - New transaction account details

	Account 1	Account 2	Account 3
Is this account to be used for statutory trust purposes?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Product name	<input type="text"/>	<input type="text"/>	<input type="text"/>
Account number	<input type="text"/>	<input type="text"/>	<input type="text"/>
Statement frequency	<input type="text"/>	<input type="text"/>	<input type="text"/>
Cheque book (please select one)	<input type="checkbox"/> 25 leaf <input type="checkbox"/> 50 leaf <input type="checkbox"/> 200 leaf	<input type="checkbox"/> 25 leaf <input type="checkbox"/> 50 leaf <input type="checkbox"/> 200 leaf	<input type="checkbox"/> 25 leaf <input type="checkbox"/> 50 leaf <input type="checkbox"/> 200 leaf
Deposit book	<input type="checkbox"/> 50 entries	<input type="checkbox"/> 50 entries	<input type="checkbox"/> 50 entries
Method of operation (eg. any two to sign jointly, any one to sign etc)	<input type="text"/>	<input type="text"/>	<input type="text"/>
Default method of operation To apply to all future accounts opened unless otherwise advised by the account holder	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

### Term Deposit

Product name	Account number	Amount	Method of operation	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
Term	Interest rate	From	To	
<input type="text"/> months <input type="text"/> days	<input type="text"/>	<input type="text"/>	<input type="text"/>	
Interest frequency: <input type="checkbox"/> On maturity <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Six-monthly <input type="checkbox"/> Annually				
Interest payment instructions: <input type="checkbox"/> Reinvest at maturity* <input type="checkbox"/> Credit to account: <input type="text"/>				

**Please note:** \*I/we understand that by making this election, if I/we require all or any portion of the interest funds in the term deposit account to be withdrawn/ transferred before the agreed maturity date, I/we must provide a minimum of 31 days advance notice to Bankwest before those funds become available for withdrawal/ transfer.

### Duplicate Statements - Fees may apply

Duplicate statement required?	<input type="checkbox"/> Yes <input type="checkbox"/> No	» If Yes, please issue duplicate statement to:	Name: <input type="text"/>
Full residential address:		State	Postcode
<input type="text"/>		<input type="text"/>	<input type="text"/>

### Section 3 - New transaction account details (continued)

#### Online Business Banking (OBB)

Are you an existing OBB (Online Business Banking) user? ☐ No ☐ Yes

If Yes >> Do you want access to this account on OBB? ☐ No ☐ Yes - Please list accounts here >>

If No >> Would you like to have OBB access? ☐ No ☐ Yes - Fees may apply)

If so, please provide daily payment limit

\$  if left blank, default limit of \$50,000 will apply

Deduct all service package fees from Bankwest Business account number

if left blank, defaults to account 1 referenced above

Ref#	Other accounts to be added to OBB
1	
2	
3	
4	
5	
6	

### Section 4 - Authorised signatory/ies

**i** Under the Anti Money Laundering and Counter-Terrorism Financing Act 2006, all new to Bank signatories must be fully identified.

#### Declaration and consent by signatories

The signatories listed below are authorised to do all or any of (but not limited to) the following in relation to transacting on the account/s on behalf of the office holders/bearers:

- (i) Open account/s and services (must be in the exact same name and operation)
- (ii) Close account/s and services
- (iii) Transact on the account (including deposits and withdrawals; electronically or otherwise)
- (iv) Overdraw the account (within terms and conditions)
- (v) Sign authorities for periodical payments and direct debits
- (vi) Sign, draw, make, accept, negotiate, endorse, discount, or make arrangements in regards to cheques, withdrawals, bills of exchange, international transfers, promissory notes and other negotiable instruments
- (vii) Arrange the issue and negotiation of letters of credit
- (viii) Request a change to product type

**i** **Important:** By signing the below, you declare that you understand and accept and agree to the terms of Section 1 - Important information about the 31 day notice period for Term Deposits, the Privacy Statement and Consent contained in Section 7 and the terms specified in Section 4.

#### Authorised Signatory 1

Salutation  Full legal name (given name, middle name, family name)  Also Known As  Occupation

Residential address (PO Box not acceptable)

State  Postcode

Countries of Residence - please list all countries you reside in  Purpose of opening an Australian banking account/facility (If not an Australian Resident)

Date of birth  Mobile number  Other contact number  Email address

Are you an existing OBB (Online Business Banking) user? ☐ Yes ☐ No

If Yes, please provide existing PAN number below:  Do you want access to this account on OBB? ☐ Yes ☐ No

If No, would you like to have OBB access? ☐ No ☐ Yes (Fees may apply) >> Daily payment limit \$  if left blank, default limit of \$50,000 will apply

On which account/s is the signatory to have access to? - Please reference from list of accounts in Section 1

(Eg. Ref# 1, 4 and 6 etc)

☐ **Debit MasterCard access**  
(account must be one to sign)

☐ **Debit Card access**  
(account must be one to sign)

Signature

#### Authorised Signatory 2

Salutation  Full legal name (given name, middle name, family name)  Also Known As  Occupation

Residential address (PO Box not acceptable)

State  Postcode

Countries of Residence - please list all countries you reside in  Purpose of opening an Australian banking account/facility (If not an Australian Resident)

Date of birth  Mobile number  Other contact number  Email address

Are you an existing OBB (Online Business Banking) user? ☐ Yes ☐ No

If Yes, please provide existing PAN number below:  Do you want access to this account on OBB? ☐ Yes ☐ No

If No, would you like to have OBB access? ☐ No ☐ Yes (Fees may apply) >> Daily payment limit \$  if left blank, default limit of \$50,000 will apply

On which account/s is the signatory to have access to? - Please reference from list of accounts in Section 1

(Eg. Ref# 1, 4 and 6 etc)

☐ **Debit MasterCard access**  
(account must be one to sign)

☐ **Debit Card access**  
(account must be one to sign)

Signature

## Section 4 - Authorised signatory/ies (continued)

**i Important:** By signing the below, you declare that you understand and accept and agree to the terms of Section 1 - Important information about the 31 day notice period for Term Deposits, the Privacy Statement and Consent contained in Section 7 and the terms specified in Section 4.

### Authorised Signatory 3

Salutation	Full legal name (given name, middle name, family name)	Also Known As	Occupation
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Residential address (PO Box not acceptable)		State	Postcode
<input type="text"/>		<input type="text"/>	<input type="text"/>
Countries of Residence - please list all countries you reside in		Purpose of opening an Australian banking account/facility (If not an Australian Resident)	
<input type="text"/>		<input type="text"/>	
Date of birth	Mobile number	Other contact number	Email address
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Are you an existing OBB (Online Business Banking) user? <input type="checkbox"/> Yes <input type="checkbox"/> No			
If Yes, please provide existing PAN number below: <input type="text"/>			
Do you want access to this account on OBB? <input type="checkbox"/> Yes <input type="checkbox"/> No			
Daily payment limit			
If No, would you like to have OBB access? <input type="checkbox"/> No <input type="checkbox"/> Yes (Fees may apply) >> \$ <input type="text"/> if left blank, default limit of \$50,000 will apply			
On which account/s is the signatory to have access to? - Please reference from list of accounts in Section 1			
<input type="text"/> (Eg. Ref# 1, 4 and 6 etc)			
			<input type="checkbox"/> <b>Debit MasterCard access</b> (account must be one to sign)
			<input type="checkbox"/> <b>Debit Card access</b> (account must be one to sign)
			<b>Signature</b>
			<input type="text"/>

### Authorised Signatory 4

Salutation	Full legal name (given name, middle name, family name)	Also Known As	Occupation
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Residential address (PO Box not acceptable)		State	Postcode
<input type="text"/>		<input type="text"/>	<input type="text"/>
Countries of Residence - please list all countries you reside in		Purpose of opening an Australian banking account/facility (If not an Australian Resident)	
<input type="text"/>		<input type="text"/>	
Date of birth	Mobile number	Other contact number	Email address
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Are you an existing OBB (Online Business Banking) user? <input type="checkbox"/> Yes <input type="checkbox"/> No			
If Yes, please provide existing PAN number below: <input type="text"/>			
Do you want access to this account on OBB? <input type="checkbox"/> Yes <input type="checkbox"/> No			
Daily payment limit			
If No, would you like to have OBB access? <input type="checkbox"/> No <input type="checkbox"/> Yes (Fees may apply) >> \$ <input type="text"/> if left blank, default limit of \$50,000 will apply			
On which account/s is the signatory to have access to? - Please reference from list of accounts in Section 1			
<input type="text"/> (Eg. Ref# 1, 4 and 6 etc)			
			<input type="checkbox"/> <b>Debit MasterCard access</b> (account must be one to sign)
			<input type="checkbox"/> <b>Debit Card access</b> (account must be one to sign)
			<b>Signature</b>
			<input type="text"/>

### Authorised Signatory 5

Salutation	Full legal name (given name, middle name, family name)	Also Known As	Occupation
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Residential address (PO Box not acceptable)		State	Postcode
<input type="text"/>		<input type="text"/>	<input type="text"/>
Countries of Residence - please list all countries you reside in		Purpose of opening an Australian banking account/facility (If not an Australian Resident)	
<input type="text"/>		<input type="text"/>	
Date of birth	Mobile number	Other contact number	Email address
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Are you an existing OBB (Online Business Banking) user? <input type="checkbox"/> Yes <input type="checkbox"/> No			
If Yes, please provide existing PAN number below: <input type="text"/>			
Do you want access to this account on OBB? <input type="checkbox"/> Yes <input type="checkbox"/> No			
Daily payment limit			
If No, would you like to have OBB access? <input type="checkbox"/> No <input type="checkbox"/> Yes (Fees may apply) >> \$ <input type="text"/> if left blank, default limit of \$50,000 will apply			
On which account/s is the signatory to have access to? - Please reference from list of accounts in Section 1			
<input type="text"/> (Eg. Ref# 1, 4 and 6 etc)			
			<input type="checkbox"/> <b>Debit MasterCard access</b> (account must be one to sign)
			<input type="checkbox"/> <b>Debit Card access</b> (account must be one to sign)
			<b>Signature</b>
			<input type="text"/>

## Section 4 - Authorised signatory/ies (continued)

**i Important:** By signing the below, you declare that you understand and accept and agree to the terms of Section 1 - Important information about the 31 day notice period for Term Deposits, the Privacy Statement and Consent contained in Section 7 and the terms specified in Section 4.

### Authorised Signatory 6

Salutation	Full legal name (given name, middle name, family name)	Also Known As	Occupation
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Residential address (PO Box not acceptable)		State	Postcode
<input type="text"/>		<input type="text"/>	<input type="text"/>
Countries of Residence - please list all countries you reside in		Purpose of opening an Australian banking account/facility (If not an Australian Resident)	
<input type="text"/>		<input type="text"/>	
Date of birth	Mobile number	Other contact number	Email address
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Are you an existing OBB (Online Business Banking) user? <input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> <b>Debit MasterCard access</b> (account must be one to sign)	
If Yes, please provide existing PAN number below: <input type="text"/>		<input type="checkbox"/> <b>Debit Card access</b> (account must be one to sign)	
Do you want access to this account on OBB? <input type="checkbox"/> Yes <input type="checkbox"/> No		<b>Signature</b>	
If No, would you like to have OBB access? <input type="checkbox"/> No <input type="checkbox"/> Yes (Fees may apply) >> \$ <input type="text"/>		<input type="text"/>	
		if left blank, default limit of \$50,000 will apply	
On which account/s is the signatory to have access to? - Please reference from list of accounts in Section 1			
<input type="text"/> (Eg. Ref# 1, 4 and 6 etc)			

## Section 5 - Authorised third party

Third Parties listed below are authorised to contact the Bankwest Business Support Team on 13 7000 or any Bankwest Store to do all or any of the following in relation to eligible Bankwest accounts:

- Obtain balance and transaction details
- Request statements
- Order cheque books and deposit books (to be sent to the account holders nominated address only)

**i Important:** By signing the below, you declare that you understand and accept and agree to the terms of Section 1 - Important information about the 31 day notice period for Term Deposits, the Privacy Statement and Consent contained in Section 7 and the terms specified in Section 4.

Salutation	Full legal name (given name, middle name, family name)	Date of birth	Contact number
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Residential address		State	Postcode
<input type="text"/>		<input type="text"/>	<input type="text"/>
Email address		Signature	
<input type="text"/>		<input type="text"/>	

## Section 6 - Office holder/bearer and customer declaration of acknowledgement and acceptance of conditions

Where stated 'the operation of the account'; this means (but is not limited to) authorising who can transact on the account, requesting addition/removal of office holders/bearers and changes to method of operation of the account, product type or change of business name.

- (i) I/we agree that where the account holder is a:
- **Company** - I/we are the director(s) or the company secretary of the company and have full power and authority to open and make changes to the operation of the account(s). Where the company is an Australian Pty Ltd company, I/we are the director(s) or the company secretary of the company and have full power and authority to make the identity declaration on behalf of the company where applicable.
  - **Partnership** - I/we have full power and authority to bind the partnership and each of the partners and have full power and authority to open and make changes to the operation of the account(s).
  - **Trust** (or where the account holder is a company, and one or more of the directors is/are a trust) - I/we are the only trustee(s) of the trust and have full power and authority to open and make changes to the operation of the account(s). I/we declare that any trust deed variation supplied is true and correct and reflects the current trust arrangement, that any trust deeds have had stamp duty paid as per state or territory requirements and that the original trust deed was executed in accordance with the trust arrangement at that time.
  - **Club, society, association or other entity** - I/we have full power and authority to bind the club, society, association or entity and each of the members and have full power and authority to open and make changes to the operation of the account(s).
- (ii) I/We agree to the conditions of the account(s) and account access which are contained in the Product Disclosure Statement issued to me/us. You should read the PDS issued to you prior to signing this authority.
- (iii) Unless we tell you otherwise, we agree that Bankwest need only supply one copy of the Product Disclosure Statement.
- (iv) Office holders/bearers of the account holder may be personally liable for all actions undertaken in relation to the account(s). It is important that prior to signing this application, you understand your rights and liabilities. We recommend you obtain legal advice on this matter.
- (v) I/we agree that this authority revokes all previous signing instructions contained in any banking relationship letter or business account authority given to the Bank prior to this authority, except in respect of cheques and negotiable instruments dated prior to this authority. This authority shall only be terminated by notice to the Bank in accordance with the method of operation.
- (vi) I/we certify that the entity's activities and classification I have provided is complete and correct and I will advise the Bank immediately if such information is to change.

## Section 6 - Office holder/bearer and customer declaration of acknowledgement and acceptance of conditions (continued)

**i Important:** By signing the below, you declare that you understand and accept and agree to the terms of Section 1 - Important information about the 31 day notice period for Term Deposits, the Privacy Statement and Consent contained in Section 7 and the terms specified in Section 4, 5 and 6.

### Who can approve and sign this application:

Sole trader – principal/owner of business

Sole Director(company) - sole director who is also the sole company secretary

Company – two directors or a director and a company secretary

Partnership – all partners or as set out in the partnership agreement

Trusts – all individual trustees. Where trustee(s) is/are a company(ies), two directors or a director and a secretary of each trustee company

Society, club, association or other entity – president, and any one of the following: vice president, secretary, treasurer or chairperson (or equivalent dependent on society, club, association or entity).

**In the event there are multiple entities, all relevant parties pertaining to that entity must sign.**

Full legal name (given name, middle name, family name) <input type="text"/>	Office holder/bearer title (eg. Director) <input type="text"/>	Signature <input type="text"/>
Full legal name (given name, middle name, family name) <input type="text"/>	Office holder/bearer title (eg. Director) <input type="text"/>	Signature <input type="text"/>
Full legal name (given name, middle name, family name) <input type="text"/>	Office holder/bearer title (eg. Director) <input type="text"/>	Signature <input type="text"/>
Full legal name (given name, middle name, family name) <input type="text"/>	Office holder/bearer title (eg. Director) <input type="text"/>	Signature <input type="text"/>
Full legal name (given name, middle name, family name) <input type="text"/>	Office holder/bearer title (eg. Director) <input type="text"/>	Signature <input type="text"/>
Full legal name (given name, middle name, family name) <input type="text"/>	Office holder/bearer title (eg. Director) <input type="text"/>	Signature <input type="text"/>

## Section 7 - Privacy Statement and Consent

### Privacy Statement and Consent to Use Your Information

This Statement explains how Bankwest, Commonwealth Bank of Australia ("CBA") and subsidiaries of CBA ("we" or "us") collect, use and disclose personal information and send communications about products and services.

'Personal information' is information about, and which identifies, an individual (such as name and contact details). Your personal information includes information about who you are; your interactions with us (such as transactions on your account); your credit history (including what you borrow, whether you make repayments on time and information obtained from credit reporting bodies (CRBs)). It may also include information about you that is publicly available, for example from public registers or made available through social media.

When you give us personal information about another person, you represent that you are authorised to do so and agree to inform that person of the contents of this Statement as it relates to them.

### Purposes for which we collect and use personal information

We collect your information to identify you in accordance with the *Anti-Money Laundering and Counter-Terrorism Financing Act*, and if you are giving a mortgage, certain State property laws, e.g. *Real Property Act* in NSW and to assess your application for consumer credit under the *National Consumer Credit Protection Act* if applicable. You are not required to provide your Tax File Number. However, if we do not collect your Tax File Number as permitted by the *Taxation Administration Act 1953* and the *Income Tax Assessment Act 1936*, we may be required to withhold amounts from you and remit them to the Australian Taxation Office.

We also collect your personal information to assess and process an application for any product or service that you make or for which you are a signatory, guarantor, or representative; for internal processes including risk management and pricing, to administer our relationship with you, to meet our obligations in relation to external payment, credit reporting systems, Government bodies and our funding arrangements, to identify and (unless you tell us not to) tell you about products that may interest you, and to comply with regulatory requirements.

If you use our website or online applications we may collect information about your location or activity (including whether you have accessed third party sites) to customise your experience.

The information we collect about you may also include sensitive information such as information about your health where we collect it for a specific purpose, for example, in assessing an application you make for hardship relief.

You consent to us collecting your personal information (including sensitive information) for the purposes described above.

### Exchange of personal information generally

We may exchange personal information about you with: our related bodies corporate, other persons to verify that it is correct (eg with your employer); assignees, agents, contractors and external advisers; organisations for verifying your identity; your agents, advisers, referees, executors, administrators, trustees, beneficiaries (if you are a trustee), guardians or attorneys; law enforcement, regulatory and Government bodies; anyone who introduces you to us; reward program providers, third parties providing fraud detection services, your franchisor; payment system operators; your and our insurers or prospective insurers and their underwriters; any person we consider necessary to execute your instructions; other organisations for the supply of services and (unless you tell us not to) marketing of products; other persons where this is permitted by law; persons with whom you make a joint application for a product or service with us; any financial institution to or from which a payment is made in relation to any account you have or operate; your current and prospective co-borrowers, participants or transferees in a securitisation or other funding scheme (including ratings agencies), or persons considering purchasing or who purchase or manage loans and their advisers; financial institutions, and debt collecting agencies.

We may also include your personal information on any registers relevant to services we provide, such as the Personal Property Security Register.

### Exchange of personal information with credit providers

We may exchange your personal information with other credit providers (including information provided by or derived from a CRB such as a consumer credit report) for the following purposes:

- to assess an application for credit;
- to consider whether or not to accept you as a guarantor or security provider;



## Section 7 - Privacy Statement and Consent (continued)

- to collect overdue payments, to manage credit, to help you avert default on credit obligations and take action in the event of your fraud or other serious credit infringement; and
- to provide or manage securitised or transferred loans.

### Exchange of personal information with guarantors

If you are a borrower, we may exchange your personal information (including a consumer credit report) with your guarantor, a person who has provided security for credit, or to a person in order for them to consider whether or not to act as guarantor or to provide security for credit.

### Exchange of personal information with CRBs

We may exchange your information with CRBs, including by:

- disclosing to a CRB –
  - o information they are permitted to collect in conducting a credit reporting business;
  - o a failure by you to meet your payment obligations in relation to consumer credit; or
  - o details of any fraud or other serious credit infringement you commit;
- obtaining a consumer credit report from the CRB to –
  - o assess an application for, or collect overdue payments of, commercial credit;
  - o consider whether or not to accept you as a guarantor or security provider;
- obtaining commercial credit information about you in order to assess an application by you for consumer credit.

In order to verify your identity, we may provide your name, residential address and date of birth to a CRB, which may use that information and corresponding information in credit information files of individuals to prepare and provide an assessment of whether your information matches information on a credit information file held by that CRB. By accepting the terms of this statement, you agree to us requesting an assessment and providing your personal information for such an assessment.

CRBs may include information which we provide in reports to other credit providers to assist them to assess your creditworthiness.

The CRBs we may use include Veda Advantage Information Services and Solutions Limited - [www.Veda.com.au](http://www.Veda.com.au), and Experian Australia Credit Services Pty Ltd - [www.experian.com.au/credit-services/credit-services.html](http://www.experian.com.au/credit-services/credit-services.html). Each body has a policy which sets out how it deals with credit information held by it, which is available using the contact details above.

If you apply to us to be a borrower, guarantor or security provider, or if you are already a borrower, guarantor or security provider with us, you agree to us accessing your personal information held with a CRB (including consumer credit information), even if there is a ban period in place, for the purposes of assessing the relevant credit application or in order to collect overdue payments in relation to that credit. If you have been, or are likely to be, a victim of fraud (including identity fraud), you can ask a CRB not to use or disclose credit information the CRB holds about you.

### Transfer of personal information overseas

Sometimes it may be necessary to send your information overseas – for example, where we outsource functions overseas or to related bodies corporate; where we need to complete a transaction on your behalf or where this is required by laws and regulations in Australia or in another country. These countries include New Zealand, United Kingdom and Ireland. See our Privacy Policy for more information.

### Disclosure and use of your personal information by QBE

If we decide to obtain lenders' mortgage insurance (LMI) on your loan or a loan you guarantee, we will give information about you to our LMI provider, QBE Lenders' Mortgage Insurance Ltd ABN 70 000 511 071 (QBE). QBE explains how they handle information about you in QBE's privacy policy set out at [www.qbelmi.com](http://www.qbelmi.com). This includes how you can access and correct information about

you that QBE holds, how you can make a complaint if you have concerns about how QBE manages your information; and how QBE will deal with complaints.

You can access information that QBE holds about you by calling 1300 367 764.

QBE collects your personal information to decide whether to insure Bankwest under an LMI policy, to assess the risk of you defaulting on the loan, (if you are a guarantor) to assess the risk of you being unable to meet a liability arising under a guarantee, to administer and vary the insurance cover including for securitisation and hardship applications, to deal with claims and recovery of proceeds including among other things to enforce the loan in place of Bankwest, for a mortgage insurance purpose relating to you and for any other purpose under the LMI contract between Bankwest and QBE. If your information is not provided to QBE, QBE may not be able to issue the insurance and Bankwest may not be in a position to provide the loan.

Where permitted by the Privacy Act, QBE may disclose your information to us, our assignees, credit reporting agencies, regulatory bodies, payment system operators and its related companies (whether in Australia or overseas), its service providers, its agents, contractors and external advisers, a guarantor or potential guarantor, reinsurers, to parties for the purposes of securitisation, to parties for the purposes of fraud prevention, your referees (including your employer), your legal and financial advisers, mercantile agents (if you default on the loan), rating agencies and other financial institutions and credit providers. Where permitted by the Privacy Act, QBE may disclose your personal information to its related companies in the Philippines. By signing this statement you agree that QBE may use and disclose information about you in the manner described above.

### Marketing

Unless you tell us not to, by accepting the terms of this statement, you consent to us using your personal information (including information collected from others) to advertise or promote products, services, or business or investment opportunities we think may interest you including by:

- contacting you by telephone or writing to you; and
- sending commercial electronic messages to any electronic address which you provide or for which you are responsible.

You can ask us not to contact you and not to disclose your information to others for that purpose, by calling **13 17 19**.

From 12 March 2014, CRBs may use consumer credit information they hold to respond to requests from us or other credit providers to "pre-screen" you for direct marketing. You can ask a CRB not to do this. However, you may still receive direct marketing from us (unless you ask us not to) that has not been "pre-screened".

### Further information

This Statement should be read in conjunction with the Privacy Policy on our website at [www.bankwest.com.au](http://www.bankwest.com.au) or by calling 13 17 19.

You have rights to access your personal information (including credit-related information) from us, to request us to correct the information, and to make a complaint to us about a breach of your privacy rights (including credit reporting rights) in relation to the information.

By signing this statement, you agree to its terms and you consent and agree to us collecting, using, exchanging and transferring overseas, your personal information as described and as set out in our Privacy Policy.

**If you do not provide the above consent (other than the marketing consent), we will not be able to provide you with the best products and services that suit your needs.**

## Bank use only

I certify that the below has been undertaken as per instructions noted within the appropriate SOP:

- ☐ All compliance and AML activities and checks have been performed
- ☐ All appropriate checklists have been completed
- ☐ All documents have been signed, collected and verified appropriately
- ☐ All customer and account details have been updated accordingly

Prepared by (include BB number)

Date

Signature