

Loan originator accreditation form

Choice Aggregation Services



Originator's details

Title _____ Given & middle name _____ Surname _____ Date of birth _____

Company name _____ Trading name _____
(if different to company name)

Postal address _____ Office address _____

Phone _____ Mobile _____ Fax _____ Email _____

Licensing details

Please tick the relevant box and complete additional details:

I am licenced in my own name - Licence number (ACL) _____

I am an authorised credit representative - Credit Rep number (CRN) _____

Licence holder _____

Licence number (ACL) _____

I am a director/employee of a licence holder -
Licence holder _____

Licence number (ACL) _____

Originator declarations

Have you ever:

• Declared bankruptcy, been declared bankrupt or been subject to control under the Bankruptcy Act 1966? Yes No

• Been found guilty of, or been charged with any crime or offence (other than a minor crime such as a traffic offence) which has not been withdrawn or dismissed? Yes No

• Had an application for grant or renewal of any financial services licence or registration, authorisation to act as a credit representative or membership of an industry or professional association refused or revoked? Yes No

• Had an application for accreditation declined or cancelled by any other credit provider? Yes No

• Been banned from holding a company directorship? Yes No

• Been known by or had any other name? Yes No

If you have answered yes to any of the above, please provide full details:

Are you a member of the Mortgage & Finance Association of Australia? Yes Member no. _____ No

Are you a member of the Finance Brokers Association of Australia? Yes Member no. _____ No

Supporting information

Before we will accredit you under the Choice Aggregation Services agreement you must provide us with the following documentation:

- Evidence of current Professional Indemnity insurance policy noting you as an insured party, providing cover for no less than \$2m in any one claim and \$6m in the aggregate per annum; and which provides cover for third party claims arising from dishonest and fraudulent acts including mortgage brokers acting as Verification of Identity (Vol) agents;
- Copy of your driver's licence or passport;
- Confirmation certificate of your membership with the Australian Financial Complaints Authority (AFCA); and
- Your current membership of the Mortgage and Finance Association of Australia or the Finance Brokers Association of Australia. Where MFAA membership is in the name of a company then, Statement of Attainment of the individual is also required.

Privacy notification

The Privacy Act 1988 regulates the way Credit Union SA Ltd ACN 087 651 232 ('we', 'us', 'our') collects, uses and discloses information collected about you. Please read the following carefully as it sets out how we may use information that you provide or that we collect about you.

You need not give us any of the information requested in this accreditation form or in any other related documentation or communication.

However, if you do not, we will not be able to consider your application to be accredited as a loan originator.

You may seek access at any time to personal information that we hold about you. You may also ask us to correct information that we hold about you if you believe the information is incorrect or out of date. Our Privacy Policy located at www.creditunionsa.com.au provides additional information about how we handle your personal information and how you may complain if you think we have breached the Privacy Act.

Collection and use of your personal information

We collect and use your personal information to assess whether to accept your application to become a loan originator to Credit Union SA; to administer and manage our relationship with you; to provide information to you about changes to our products, services and policies; to resolve complaints or issues in relation to customers that you have introduced to us; to resolve complaints or issues that you raise with us; to manage any claims or legal proceedings relating to your conduct as an originator; and for any other purpose necessary to facilitate our internal business operations and the management of our relationship with you and your organisation.

We may collect personal information from other parties and publicly available sources, such as criminal history checks issued by the Police that you have consented to provide us to assess your application and we may also collect information about you on the internet and social media.

The sort of information we collect includes; your name and contact information; certain sensitive information such as criminal history information; details of membership of trades associations; evidence of educational standards; information about court proceedings and government issued identifiers such as Tax File Numbers and Australian Business Numbers.

How we share your information

We may share your information with third parties in the following circumstances:

To government or regulatory bodies, if required or authorised by law; to any party where you request or consent to us doing so; to any persons acting on behalf of the organisation holding an Australian Credit Licence that you are employed by, or appointed as an authorised credit representative of; to any persons acting on your behalf, including your solicitor and accountant, unless you tell us not to; to our external service providers, agents and contractors that we engage on a confidential basis in the ordinary course of our business (for example, printers and mail houses).

We do not disclose your personal information with overseas recipients.

Declaration and authority

By signing this form, you declare:

All of the information provided in this form is true, complete and correct to the best of your knowledge;

- You have read and understood the privacy notification and authorise us to collect, maintain, use and disclose your personal information in the manner set out;
- You understand that your appointment is not complete until accepted by us, communicated to you and you have completed any training that we require; and
- You agree to comply with our policy and standard practices as set out in our Operations Manual.

Originator name _____ Signature _____ Date _____

Aggregator declaration

I confirm:

- the applicant named is associated with Choice Aggregation Services;
- to the best of our knowledge, the information provided in this information is true and correct;
- the applicant is licensed to engage in credit activities as set out in this application and, if the applicant is a credit representative, the scope of their authority is sufficient to carry out all of the services under the aggregator agreement between Credit Union SA and Choice Aggregation Services;
- Choice Aggregation Services is responsible for the conduct, remuneration and legislative obligations of the applicant, including currency of licensing status and professional indemnity insurance; and
- Choice Aggregation Services will promptly inform Credit Union SA if there is any change to the applicant's licensing status, registration status or ability to comply with the terms of the aggregator agreement.

Authorised officer name _____

Signature _____ Date _____