Commonwealth Bank
Commonwealth Bank of Australia
ABN 48 123 123 124
Australian credit licence 234945

Guarantor – Identity Verification and Privacy Information

Application for credit by

Type of facility and amount

Purpose of this form:

By signing this form, you give us permission to collect, use and share your information with others as set out in this form and our Privacy Statement. This form also outlines our privacy practices.

The information you give us must be correct and complete. If not, you may be breaching relevant legislation and we may not be able to provide the facility that you are being asked to guarantee.

Meaning of terms used in this form	
Group:	Commonwealth Bank of Australia and its subsidiaries
We or us:	Commonwealth Bank of Australia
You (and I/me in the acknowledgment at the end of this form):	For individual guarantors, the individual/s signing or accepting this form; and for company guarantors, the company and the person/s signing or accepting this form
Your information:	The information about you that we collect, such as: • Information about your identity, such as your name and contact details • Financial information you give us • Your credit history we collect from credit reporting bodies • Information from public registers or third parties, such as service providers, brokers and employers • Other information described in our Privacy Statement or this form

Important information about your privacy and how we collect, use and share your information

1. Why we collect your information and what we use it for

We collect, use and share your information so we can:

- Confirm your identity
- Assess whether to accept you as a guarantor
- Design, manage, price and provide our products and services
- Manage our relationship with you and the credit you guarantee, including collecting overdue payments
- Contact you, for example, when we need to tell you something important
- Comply with laws (for example the Anti-Money Laundering and Counter-Terrorism Financing Act, state/territory property laws (if you take out a mortgage) and the responsible lending provisions of the National Consumer Credit Protection Act) and assist government or law enforcement agencies

2. Sharing your information with Credit Reporting Bodies

We share your information with Credit Reporting Bodies and get credit reports about you from them. A credit report gives us information about your credit history

You give us permission to:

- Share your information with other credit providers
- Share your information with trade insurers so they can assess the risks of providing insurance to us
- Get a consumer credit report about you from a credit reporting body to assess any application you make to be a guarantor, including commercial credit

The credit reporting bodies we use are:

- Equifax, (equifax.com.au)
- Experian (experian.com.au/creditservices)

See our Privacy Statement for key information about credit reporting matters, such as:

- How to get a copy of credit information we obtain from credit reporting bodies, correct this information or make a complaint
- Where to find each credit reporting body's policy on credit information handling
- What to do if you think you are a victim of identity fraud
- Your right to tell credit reporting bodies not to use your information for any direct marketing

3. Who else can we share your information with?

We may share your personal information with other members of the Group who can use it for any of the purposes we can, (as set out in Section 2b of the Privacy Statement).

We can also share your information with others, such as:

- Any applicant under a facility you are being asked to guarantee and their legal and financial advisers
- Businesses who do some of our work for us – including direct marketing, statement production and IT support
- People or organisations involved in our funding arrangements – like loan purchasers, investors, advisers, researchers, trustees and rating agencies

- Current or previous employers to confirm your identity or income
- Service providers – for example, insurers, insurers, data analytics providers, valuers, loyalty program providers, and our product distributors
- Debt collectors and debt purchasers
- Brokers, agents, advisers and people who act on your behalf
- People who help us proves claims – like assessors and investigators
- Other banks and financial institutions – for example, we may need to process a claim for a mistaken payment or verify the information provided in the application which you are being asked to guarantee
- Auditors, insurers and re-insurers
- Government and law enforcement agencies or regulators
- Organisations that help identify illegal activities and prevent fraud

Sometimes we may need to send your information overseas, for example to comply with laws, and assist government and law enforcement agencies or regulators.

What you need to do – read these acknowledgments and if you agree, sign below. Note: All fields are mandatory

I acknowledge the information I have given or will give is true and correct and:

- I've read this form and acknowledge how you collect, use and share my personal information in the ways mentioned in this form and in your Privacy Statement
- If I give you my contact details, you can use these to communicate with me, including to give me updates, reminders and (unless I tell you not to) marketing information
- I understand if I do not wish to receive direct marketing, or want to change my contact preferences, I can log on to NetBank and click Message Preferences or call you on **13 2221**

Guarantor 1

Full given name(s)

Surname

Other names known by

Residential address (PO Box is not acceptable)

State Postcode

Postal address (Note: This will not be applied to account addresses. To update please contact banker).

State Postcode

Date of birth (DD/MM/YYYY)

Telephone number

Email address

Occupation

☐ Waive Guarantor Information Pack
(Guarantor is a Director of the non-personal applicant)

Signature

X

Date (DD/MM/YYYY)

Guarantor 2

Full given name(s)

Surname

Other names known by

Residential address (PO Box is not acceptable)

State Postcode

Postal address (Note: This will not be applied to account addresses. To update please contact banker).

State Postcode

Date of birth (DD/MM/YYYY)

Telephone number

Email address

Occupation

☐ Waive Guarantor Information Pack
(Guarantor is a Director of the non-personal applicant)

Signature

X

Date (DD/MM/YYYY)

Our Privacy Statement

Visit **commbank.com.au/privacy** for our most up to date Privacy Statement or ask for a copy at any CommBank branch.

It tells you about:

- Other ways and reasons we may collect, use or share your information
- How to access your information and correct it if it's wrong
- How to make a privacy-related complaint (including about our compliance with the Australian Privacy Principles and credit reporting rules and codes) and how we'll deal with it

Want to speak to us about your privacy?

Phone: **1800 805 605** or **+61 2 9687 0756** from overseas

8.30am–6pm (AEST) Monday to Friday

To make a privacy-related complaint visit **commbank.com.au/feedback** or write to us: **CBA Group Customer Relations, Reply Paid 41, Sydney NSW 2001**

Proof of Identity Bank use only

Identification details (e.g. passport, driver's licence details, etc.) must be completed in all cases where customer identification is required.

Guarantor 1

Document type	Description	Name on document	Place of issue	Expiry date (MM/YY)	Original or Certified copy

Existing Commonwealth Bank Account Number

☐ Existing Commonwealth Bank client account has been confirmed valid and not stopped.

☐ ID details updated in CommSee (if required)

Verification has been performed for the customer:

☐ Full name, **and** ☐ Residential Address, **or** ☐ Date of birth ☐ Signature verified (Bank use only)

Guarantor 2

Document type	Description	Name on document	Place of issue	Expiry date (MM/YY)	Original or Certified copy

Existing Commonwealth Bank Account Number

☐ Existing Commonwealth Bank client account has been confirmed valid and not stopped.

☐ ID details updated in CommSee (if required)

Verification has been performed for the customer:

☐ Full name, **and** ☐ Residential Address, **or** ☐ Date of birth ☐ Signature verified (Bank use only)

Bank Officer's/Business Intermediary Nominee's name

Staff/BIN number

Bank Officer's/Business Intermediary Nominee's signature

X

Date (DD/MM/YYYY)