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

Borrower – Privacy, Co-Borrower and ID Verification Information

Application for credit by

Purpose of this form

By signing this form, you give us permission to collect, use and share your information with others as outlined in this form and our Privacy Statement. This form also outlines our privacy practices and provides important information about being a co-borrower. The information you give us must be accurate and complete. If not, you may be breaching relevant legislation and we may not be able to provide you with the products and services that best suit your needs.

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 borrowers, the individual/s signing or accepting this form; and for organisational borrowers, the organisation and the person/s signing or accepting this form
Your information	The information about you that we collect, such as: • Financial information you give us • Information about your interactions with us, such as your transactions, payments and use of our websites • 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 being a co-borrower

When you choose to borrow money with other people you all become co-borrowers. Before you become a co-borrower, you should understand that each borrower is jointly and severally liable. This means:

- We can require you to pay the full amount of loan repayments and any outstanding debt, for example if the other borrower(s) can't or won't pay.
- Failure to pay may result in debt collection, adverse credit rating and sale of assets.
- A co-borrower differs from a guarantor in that we can only require payment from a guarantor after we've taken steps to collect the debt from the borrowers.

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 for purposes such as:

- Confirm your identity
- Assess your application for a product or service
- Analyse your spending habits to assist our assessment or improve our products

Sometimes we need to collect sensitive information. For example, if you're in financial difficulty and ask for hardship relief due to illness, we may ask your permission to collect information about your health. We may also collect, use and share your information for other reasons where the law allows or requires.

2. Sharing information with credit reporting bodies

When you apply to us for credit, we may need to get credit reports about you. A credit report gives us information about your credit history. Credit reports are provided by credit reporting bodies, who collect and share credit information with credit providers like us.

We do this so we and other credit providers can:

- Assess your credit applications and ability to manage credit
- Manage your loans and collect overdue payments.

The information we can share with credit reporting bodies includes things such as:

- Your identity
- Type and amount of credit you applied for or have – like credit cards, home loans or personal loans
- If you've missed any repayments
- Financial Hardship Information – including information about agreed financial hardship arrangements that you may have with us, both temporary and permanent
- If you've committed fraud or another serious credit infringement.

The credit reporting bodies we use are:

- Equifax Pty Ltd (**equifax.com.au**),
- Experian Australia Credit Services Pty Ltd (**experian.com.au/credit-services**)

See our Privacy Statement for other 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're a victim of identity fraud
- Your right to tell credit reporting bodies not to use your information for any direct marketing.

3. Sharing information with guarantors and security providers

You give us permission to give guarantors or other security providers information about you, the relevant credit facility, and any changes to that facility or new facilities. This is so they can decide if they want to be, or continue to be, your guarantor or security provider.

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

4. Who else can we share your information with?

We may share your information with other members of the Group or third parties where the law allows. Among other things, this helps us offer you a high-quality customer experience. Group members may use your information for any of the purposes set out in Section 2b of the Privacy Statement.

The third parties we share your information with can include:

- Any other persons named as applicants in your credit application e.g. your co-borrower(s).
- Service providers – for example, data analytics providers, valuers, loyalty program partners and our product distributors.
- Businesses who do some of our work for us – including direct marketing, statement production, debt recovery and IT support.
- Debt collectors and debt purchasers.
- Brokers, agents, advisers and people who act on your behalf – such as your parent (if you are under 18), guardian, or a person with Power of Attorney.
- Referral partners who refer your business to us, which may include payment of a fee or commission.
- People or organisations involved in our funding arrangements – like loan purchasers, investors, advisers, researchers, trustees and rating agencies.
- People who help us process 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 you have provided in your application. We may also disclose your information to financial institutions who request information from us if you apply for credit with them.
- Auditors, insurers and re-insurers.
- Current or previous employers – for example, to confirm your employment.
- Government and law enforcement agencies or regulators.
- Organisations that help identify illegal activities and prevent fraud.

Sometimes we might 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.
- By completing this form, I agree you can communicate with me including to send me updates, reminders and (until I tell you not to) marketing.
- I understand this will apply even if I have previously nominated not to receive marketing from you, and that I am able to change my marketing preferences via NetBank by clicking on Marketing & communication preferences in Settings, or calling you on 13 2221 at any time.
- If I change my contact details (for example address), I will notify you as soon as possible.
- If I provide personal information about another person, I am authorised to do so and I'll tell them what's in this document. All the permissions I've given apply to this application and any others I or my organisation make, as long as you are providing me or them with services. If I'm representing a number of applicants or office holders, they've asked me to give permission on their behalf.
- If I am or become a co-borrower, I've read the **Important information about being a co-borrower** above and I understand the difference and accept the risk of being a co-borrower versus a guarantor.

Applicant 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

Signature

✗

Date (DD/MM/YYYY)

Applicant 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

Signature

✗

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 licence details etc.) must be completed in all cases where customer identification is required.

Applicant 1

Document type	Description	Name on document	Place of issue	Expiry date (DD/MM/YYYY)	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)

Applicant 2

Document type	Description	Name on document	Place of issue	Expiry date (DD/MM/YYYY)	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	Date (DD/MM/YYYY)
		X	