



Acknowledgement and Consent Proof of Identity Details (Borrowers)

Application for credit by _____

Facility _____

In this Document:-

- "me" and "my" includes individual borrowers, partners in a partnership and directors of corporate borrowers;
- "you", "your" and "yours" means Commonwealth Bank of Australia ABN 48 123 123 124;
- the singular includes the plural; references to legislation include all consolidations, amendments, re-enactments or replacements of, any Act or regulations.

Continuing Authority - Borrowers and Directors of Corporate Borrowers

All consents, acknowledgements and authorities in this Acknowledgement and Consent remain in force to cover this and any other application by me (either by myself or with others - including persons who have not signed this form). It continues for so long as you provide credit to me or my company under any facility.

Part 1 - Personal Information Generally

Personal Borrowers - Collection, Use and Disclosure of Personal Information

I acknowledge that:-

- you collect personal information so that you may provide me with the products and services I request, as well as marketing information on products and services offered by the Commonwealth Bank Group and its affiliated products/service providers; and external product/service providers for whom the Bank acts as agent;
 - if I have given you my e-mail or mobile phone details, marketing information on those products and services may be provided to me electronically;
 - the law can require you to collect personal information - eg to identify persons who open or operate accounts;
 - if I provide you with incomplete or inaccurate information, I may not be able to obtain from you the products or services I am seeking;
 - the Privacy Act permits you to disclose my personal information to other members of the Commonwealth Bank Group, enabling the Group to have an integrated view of its customers;
 - you may be permitted or obliged to disclose information by law, eg under court order or statutory notices;
 - you will send information overseas if you outsource functions using overseas agents or contractors.
- I authorise you to communicate my personal information to my brokers, agents, advisers, as well as valuers and insurers and organisations, including overseas organisations, to whom you outsource certain functions.
- I acknowledge that your agents are bound by confidentiality arrangements and may only use my personal information for your purposes.

Part 2 - Credit Information Acknowledgements and Authorisations

If I am attending on behalf of a number of applicants or a number of directors of a corporate applicant, I certify that I have the authority of the other applicant/s named in the loan application to consent to you obtaining credit checks on all of us.

I also confirm that I will inform each other applicant that their personal information may be disclosed to a credit reporting agency.

Credit Reporting Agencies ("Agencies")

If I am a personal borrower I authorise you and your agents to give and receive personal and credit information (including commercial credit information) from Agencies which relates to my application for personal or commercial credit and which may be used for:-

- identifying me;
- assessing my application for personal or commercial credit;
- collecting overdue payments;
- assessing whether to authorise a large credit transaction outside of my normal transactional activities;
- the provision or management of securitised loans;
- assisting me to avoid defaulting on my credit obligations.

I also authorise you to notify Agencies that you are a credit provider to me as well as:-

- of overdue payments in excess of 60 days and cheques of mine which you have dishonoured more than once;
- the fact that I may have committed a serious credit infringement;
- that credit you provided me has been discharged.

Other Credit Providers

If I am a personal borrower or a Director of a corporate borrower, I authorise you to give to and obtain information about me or my company's personal or commercial credit arrangements from credit providers who are:-

- named in an application of mine (or my company's) to you for credit;
 - participants in a securitisation scheme in which you are involved;
 - agents of yours;
 - named in a personal or commercial credit report concerning me or my company issued by an Agency.
- I understand this information can include credit information of any kind and I acknowledge that the information may be given or used for the following:-
- assessing applications for finance;
 - averting default on credit obligations and assessing the situation if such default is made;
 - notifying defaults;
 - the provision or management of securitised loans.

I also authorise you to give and receive bankers' opinions relating to me or my company's business or profession.

Disclosure to Guarantors

If I am a personal borrower or Director of a corporate borrower, I authorise you to provide to any guarantor any information or documents of any kind concerning the creditworthiness, credit history, credit capacity and credit standing of me or my company. These include as regards the facility to be guaranteed ("Facility"):-

- a copy of the contract for the Facility and the final letter of offer;
- details of conditions set out in any earlier version of that letter which may have already been met;
- any related credit report from a credit reporting Agency;
- any financial accounts or statements of financial position given to you within the previous two years;
- the latest statement of account; and
- any notice of demand given by you within the last two years which has not been compiled with to your satisfaction.

I also authorise you to provide to the Guarantor any other information regarding the Facility (as well as any facility to be refinanced by the Facility) that the Guarantor may reasonably require; and advice as to whether the Facility will be cancelled if the Guarantor is not provided.

