



Unsecured Personal Loan Application

Thank you for choosing a NAB Unsecured Personal Loan.

Applying for a NAB Unsecured Personal Loan is easy.

Simply fill in the application form and return it to your nearest NAB branch during business hours.

Alternatively, you can complete your application over the phone by calling **13 13 12** between 8am and 8pm AEST, Monday to Friday; and between 9am and 6pm AEST, Saturday and Sunday, or apply online at **nab.com.au**

Information you will need to have with you

This information is intended as a guide and further information may be required to assist in the assessment of your application.

Your personal details

- Driver's licence number
- Current and previous home address, real estate agent/landlord name and telephone number
- Name, address and telephone number of nearest relative not living with you

Note: If you are a new NAB customer you will need to provide documents for a 100-point identification check, if you haven't already. Ask a NAB staff member or search 'AUSTRAC' on nab.com.au for requirements.

Your income and employment

- Monthly salary/wages – including before and after tax amounts (from recent payslips)
- If self-employed, the most recent year's business financial statements
- Other income amounts – e.g. rental income, share dividends, government benefits
- Current employer details – including employer name and telephone number, your job title and commencement date
- If you've been with your current employer for less than 3 years, previous employer details

Your assets and liabilities

- Estimated value of assets you own – e.g. property, vehicles, bank accounts not held with NAB, shares
- Loans, credit cards and other liabilities – including the lender's name, amount borrowed/credit limit, current balance and monthly repayment amount (from recent account statements)

Your expenses

- Regular expense amounts – e.g. rent, insurance payments, general living and entertainment expenses

Unsecured Personal Loan Application Form

Section A Loan application details

Type of loan (please tick one)

- Fixed Rate Unsecured Personal Loan Variable Rate Unsecured Personal Loan

I/We would like to use the loan for the following (if more than one purpose please tick main purpose only):

- Debt consolidation Holiday/Travel Household/Personal goods
 Refinance existing NAB debt New motor vehicle Used motor vehicle Other _____

What are your objectives for seeking credit?

(e.g. to reduce total card/loan interest charges; to buy a car and pay it off in 5 years; to reduce the number of separate repayments I need to make)

Requested loan amount

\$ _____

Requested loan term (min 1 year, max 7 years)

_____ years

Repayment frequency Weekly Fortnightly Monthly

Preferred repayment method

You can arrange to have your loan repayments deducted from a nominated NAB account. To arrange this, please add details below:

Nominated account name

BSB

Account number

Document Delivery

NAB is progressively rolling out electronic delivery. If this is something you are interested in, please speak to your banker.

Section B Personal details

Applicant 1

Title _____ Surname _____

Given name(s) _____

Date of birth
____ / ____ / ____

Applicant 2 (if applicable)

Title _____ Surname _____

Given name(s) _____

Date of birth
____ / ____ / ____

Section B**Personal details (continued)****Applicant 1**

Driver's licence number _____ State of Issue _____

Are you a US citizen? Yes No

If Yes, Please provide you Taxpayer Identification Number _____

Are you a Permanent Australian Resident? Yes No

Marital status

Married De facto Single Other _____

Number of financial dependants _____

Contact details – We may use your contact details to communicate the progress of your application to you

Home telephone number _____ Mobile number _____
() _____

Work telephone number _____
() _____

Email address _____

Residential details

Owner with mortgage Owner with no mortgage Boarding
 Renting Living with parents/relatives Supplied by employer

Name of agent/owner of the residence _____ Telephone number _____
() _____

Home address _____

State _____ Postcode _____

Time at current home address

_____ years _____ months

Postal address – if different to above

_____ State _____ Postcode _____

Previous home address – if at current address less than three (3) years

_____ State _____ Postcode _____

Time at previous home address

_____ years _____ months

Electronic Identity Verification

If you're new to NAB, we will need to verify your identify. NAB is progressively rolling out enhanced system capability to manage it's identity verification process. We may be able to perform electronic verification in some circumstances, if you agree to it.

Electronic Identity Verification means that NAB may provide your name, address and date of birth to a Credit Reporting Body (CRB), such as Veda, and ask it to provide an assessment of whether the information provided matches information already held by the CRB. The CRB will use the information provided by NAB in addition to its own information to make its assessment. This is **NOT a credit check**.

In addition, where identification documents such as passport or driver's license are used for identification purposes, NAB may contact the authority that issued the documents to verify them by using the Government's Document Verification Service. You do not have to be verified electronically, instead you may choose to provide 100 points of identification in person.

If available, do you consent to electronic identity verification for this application?

Applicant 1 Yes No

Applicant 1**Employment details**

Full-time Part-time Self-employed Retired
 Casual/Contractor Home Duties Student Unemployed

Employer's name (Accountant's details if self-employed/retired) _____ Telephone number _____
() _____

Occupation/Job title _____ Commencement date _____
/ /

Type of industry _____

Applicant 2 (if applicable)

Driver's licence number _____ State of Issue _____

Are you a US citizen? Yes No

If Yes, Please provide you Taxpayer Identification Number _____

Are you a Permanent Australian Resident? Yes No

Marital status

Married De facto Single Other _____

Number of financial dependants _____

Contact details – We may use your contact details to communicate the progress of your application to you

Home telephone number _____ Mobile number _____
() _____

Work telephone number _____
() _____

Email address _____

Residential details

Owner with mortgage Owner with no mortgage Boarding
 Renting Living with parents/relatives Supplied by employer

Name of agent/owner of the residence _____ Telephone number _____
() _____

Home address _____

State _____ Postcode _____

Time at current home address

_____ years _____ months

Postal address – if different to above

_____ State _____ Postcode _____

Previous home address – if at current address less than three (3) years

_____ State _____ Postcode _____

Time at previous home address

_____ years _____ months

Applicant 2 Yes No

Applicant 2 (if applicable)**Employment details**

Full-time Part-time Self-employed Retired
 Casual/Contractor Home Duties Student Unemployed

Employer's name (Accountant's details if self-employed/retired) _____ Telephone number _____
() _____

Occupation/Job title _____ Commencement date _____
/ /

Type of industry _____

Section B Personal details (continued)

Applicant 1

Previous employment – if with current employer less than three (3) years

Full-time Part-time Self-employed Other _____

Employer's name _____ Occupation/Job title _____

Worked there _____ years _____ months

Applicant 2 (if applicable)

Previous employment – if with current employer less than three (3) years

Full-time Part-time Self-employed Other _____

Employer's name _____ Occupation/Job title _____

Worked there _____ years _____ months

Details of nearest relative (of either applicant) not living with you

Name _____ Telephone number () _____

Home address _____
State _____ Postcode _____

Relationship to applicant

Parent Sibling Aunt/Uncle Grandchild Grandparent Child Other _____

Section C Your financial history

Has there ever been or are there now any financial judgements, attachments, bankruptcy notices or legal proceedings against any applicant?

Applicant 1 Yes – please provide details (if “No” go to next question)

Applicant 2 Yes – please provide details (if “No” go to next question)

Have you had any difficulties in making your loan repayments in the past 2 years? (e.g. you are currently behind in your repayments on an existing loan)

Applicant 1 Yes – please provide details (if “No” go to next question)

Applicant 2 Yes – please provide details (if “No” go to next question)

Do you foresee any major change to your employment, income and/or expenses over the next 12 months that will make it difficult for you to meet your financial commitments? (e.g. you are changing from full-time to part-time employment, or you are changing jobs which will result in your income reducing, or you are taking a 12-month break from your job)

Applicant 1 Yes – please provide details (if “No” go to next question)

Applicant 2 Yes – please provide details (if “No” go to next question)

Section D Assets – what you own

	Ownership			Total estimated value
	App1	App2	Joint	
Home	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
Investment property	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
Motor vehicle/s	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
Total accounts not held at NAB	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
All other assets (e.g. shares, land, bonds)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
Total estimated value of assets				\$ _____

Section E Monthly income – what you earn per month

	Before tax (Gross)	After tax (Net)
Salary/Wages		
Applicant 1	\$ _____	\$ _____
Applicant 2	\$ _____	\$ _____
Overtime/Commission payments	\$ _____	\$ _____
	Profit before tax	Profit after tax
If self-employed	\$ _____	\$ _____
	Before expenses	After expenses
Rental income	\$ _____	\$ _____
Other income	Before tax (Gross)	After tax (Net)
Share dividends	\$ _____	\$ _____
Interest earned	\$ _____	\$ _____
Government benefits (e.g. pension, Family Allowance)	\$ _____	\$ _____
Other	\$ _____	\$ _____
Total monthly income after tax		\$ _____

Section F Liabilities – what you owe

	Amount owing	Please tick accounts to be paid out with this loan
Lending held with NAB		
Personal Loan	\$ _____	<input type="checkbox"/>
Personal Loan	\$ _____	<input type="checkbox"/>
Credit Card	\$ _____	<input type="checkbox"/>
Credit Card	\$ _____	<input type="checkbox"/>

Lending not held with NAB			Lender	Original amount borrowed	Amount owing	Monthly repayment amount		
	App1	App2	Joint					
Home Loan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	\$ _____	\$ _____	\$ _____	<input type="checkbox"/>
Home Loan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	\$ _____	\$ _____	\$ _____	<input type="checkbox"/>
Personal Loan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	\$ _____	\$ _____	\$ _____	<input type="checkbox"/>
Personal Loan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	\$ _____	\$ _____	\$ _____	<input type="checkbox"/>
Other Loan/Debt	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	\$ _____	\$ _____	\$ _____	<input type="checkbox"/>
Other Loan/Debt	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	\$ _____	\$ _____	\$ _____	<input type="checkbox"/>
Other Loan/Debt	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	\$ _____	\$ _____	\$ _____	<input type="checkbox"/>

Credit/Store Cards not held with NAB			Lender	Card type	Amount owing	Credit limit		
	App1	App2	Joint					
1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	\$ _____	\$ _____	<input type="checkbox"/>
2	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	\$ _____	\$ _____	<input type="checkbox"/>
3	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	\$ _____	\$ _____	<input type="checkbox"/>
4	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	\$ _____	\$ _____	<input type="checkbox"/>
Additional Cards	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Number of additional cards held _____	_____	\$ _____	\$ _____	<input type="checkbox"/>

If refinancing or consolidating debts, please ensure you have considered the costs, risks and benefits.

Section G Other expenses (average monthly)

Rent/Board	\$ _____
Insurance payments (e.g. car, home, life insurance)	\$ _____
General living/entertainment (e.g. electricity, gas, telephone, car/travel, food, clothing etc)	\$ _____
Total – other expenses per month	\$ _____

Section H Loan protection insurance

Please tick the box if you would like more information on loan protection insurance to cover personal loan repayments in the event that you become disabled, unemployed or pass away*

Applicant 1 Applicant 2

*Specific events covered and the conditions and exclusions are set out in the Product Disclosure Statement (PDS) of the loan protection insurance offered. The relevant PDS is available upon request by contacting **13 22 95** between 8am and 6pm AEST, Monday to Friday.

Customer Consent Privacy Protection of Information

Sharing and handling your personal information

If you go ahead with this application, NAB can give some of your personal information to credit-reporting bodies and others and get information about you from them to help NAB assess your creditworthiness.

There is more information about how NAB collects, uses, shares and handles your personal information in NAB's Privacy Policy and NAB's Privacy Notification. This includes how you can:

- access and correct your information;
- make a complaint about how NAB Manages your information; and
- contact the credit-reporting bodies NAB deal with if you have queries about the information they hold.

NAB's Privacy Policy is at nab.com.au/privacy and NAB's Privacy Notification is at nab.com.au/privacynotification. You can also request copies of these documents by contacting us at any time. NAB will also provide you with a copy of the Privacy Notification.

Acknowledgement and consent

By signing this document, I acknowledge and agree as follows:

NAB may obtain personal information about me from a credit-reporting body

NAB may obtain information about me from a credit-reporting body to assess my application (in relation to either consumer credit or commercial credit) or to collect any payment that is overdue in relation to credit that NAB gives me/us as a result of making this application.

NAB may exchange personal information about me with other credit providers

NAB may exchange personal information about me with other credit providers. This information may be used to assess this application, assist me to avoid defaulting on my credit obligations, to notify other credit providers of a default by me and to assess my creditworthiness. This information may include credit eligibility information (that is, information NAB obtained from a credit-reporting body or based on information obtained from a credit-reporting body).

NAB may exchange personal information with co-loan applicants/borrowers

NAB may exchange personal information about me with any other co-applicant/borrower to process this application and to administer the credit facility.

NAB may give personal information about me to others to check information

NAB may check the details of the information provided in this application which may include contacting my employer, former employer, accountant, landlord, real estate agent or other referee specified by me. Where I have provided any identification documentation (e.g. passport, driver's licence) to NAB in connection with my application, NAB may contact the authority that issued the document to verify the status of and any information contained in the document.

NAB may give information about me to my representatives

NAB may exchange information about me with any person acting on my behalf including my broker or other referrer or my solicitor to process my application and establish and manage my loan.

NAB may give information about me to NAB's service providers

NAB may exchange information about me with its relevant service providers (including any service provider located outside Australia) so that they can help NAB to manage and administer its products and services. (Refer to NAB's Privacy Policy and Privacy Notification for more information about overseas countries where NAB may send your information.)

NAB may give personal information about me to NAB's related companies

NAB and its related companies may use the information provided in this application for the purposes of better understanding and/or managing my relationship with NAB and its related companies.

Information I give NAB about other people

If I give NAB information about another individual (such as my employer, accountant, spouse/partner, relative, referee, solicitor or contact person), I will let them know that:

- NAB has collected their information to assess my application, to manage any NAB loan I get and for any other purpose set out in NAB's Privacy Notification;
- NAB may exchange this information with other organisations set out in NAB's Privacy Notification;
- NAB handles their personal information in the way set out in NAB's Privacy Policy at nab.com.au/privacy and in
- NAB's Privacy Notification at nab.com.au/privacynotification and they can also request a copy by asking NAB;
- they can access their information by contacting NAB on 13 22 65; and
- I may not be able to get credit from NAB unless NAB obtains their information.

Authority for NAB to share identification information to verify an individual's identity

If I have agreed, NAB can provide my name, address and date of birth (ID information) to a Credit Reporting Body and ask it to provide an assessment of whether the information provided matches (in whole or in part) the corresponding information held by it. The credit reporting body will use the information provided by NAB and its own information to make its assessment, and that assessment will be provided to NAB. It is not a credit check. NAB completes this process in accordance with the Anti-Money Laundering and Counter Terrorism Financing Act (Cth) 2008.

NAB can also provide my ID information to an approved third party (ID Service) such as Edentiti so that the ID Service can assess the validity of that information using the different databases it is authorised to access and report back to NAB. These checks help NAB verify whether my identity is real.

Where I have provided details and/or documents in connection with the application for the purpose of NAB verifying my identity (e.g. details or copies of my passport or driver's licence), NAB can:

- use an ID Service to check whether the details provided by me match other records, either by checking against its own database, contacting the issuer of the relevant document or an entity which maintains a record of it, or via a government document or other verification service; or
- directly contact the authority that issued the document or an entity which maintains a record of it, or a government document or other verification service to verify the details (or the status of the details) I have provided.

General**Contents of the loan application.**

I have read through this application and am sure that the information in it is complete and accurate before signing. NAB will rely on this information to assess this application for a loan or loan increase. If I do not understand anything in this document, I will ask NAB before signing.

Applicant 1

Name & Title (BLOCK LETTERS)

Signature

Date

Applicant 2

Name & Title (BLOCK LETTERS)

Signature

Date

Additional Forms**Authority to Disclose Information to National Australia Bank Limited**

To be completed by all applicants authorising National Australia Bank Limited to contact your employer and landlord/agent, if applicable, for confirmation of the details specified in the form.

Address for Notices Nomination

Complete when all applicants live at the same address and you would like to nominate one person to receive notices from National Australia Bank Limited (if applicable).

Declaration of Purposes for which Credit is Provided

To be completed at branch when you submit your loan application (if applicable).

IMPORTANT NOTICE

I/We understand that each joint debtor/mortgagor/guarantor is entitled to receive a copy of any notice or other document under the National Credit Code and that by signing this form I/we give up the right to be provided with information direct from National Australia Bank Limited.

I/We understand that at any time any of us can advise National Australia Bank Limited in writing that I/we wish to cancel this nomination.

I/We nominate – (Full name of person nominated)

to receive notices and other documents under the National Credit Code on behalf of me/all of us.

Loan Details

Debtor(s) Name

Loan type

Account number (if known)

Amount

\$

Signed

Debtor/Mortgagor/Guarantor name

Debtor/Mortgagor/Guarantor name

Debtor/Mortgagor/Guarantor signature

Debtor/Mortgagor/Guarantor signature

Date

Date

Debtor/Mortgagor/Guarantor name

Debtor/Mortgagor/Guarantor name

Debtor/Mortgagor/Guarantor signature

Debtor/Mortgagor/Guarantor signature

Date

Date

Note:

- Only use where **ALL** debtors/mortgagors/guarantors **living at the same address** nominates one of them to receive notices on behalf of the group.
- A guarantor may **not** nominate a borrower.
- **ALL** parties subject to this nomination **must** sign.

For more information, call:

13 13 12
7 days a week

8am – 8pm AEST, Monday – Friday
8am – 5pm AEST, Saturday – Sunday

visit us at nab.com.au
or ask at your local branch



Hearing-impaired customers
with telephone typewriters
can contact us on **13 36 77**