



Professional Partnerships

Referrer Application Form

(COMPANY, CORPORATION OR PARTNERSHIP)

This application is an important step to becoming accredited with St. George Corporate & Business Bank's Intermediary Business. Upon acceptance and approval of this Application, you may proceed to the next stage covering a broker agreement.

This form is only applicable if you wish to operate as a broker in your **company** name.

- Please complete **ALL** Sections of this form
- Please type or print **clearly** with a black pen

Once completed, please forward the completed application with relevant documentation via email to:

accreditations@stgeorge.com.au

Or send to:

Att: National Manager
St. George Banking Group Commercial
Broking
Level 25, Tower 2, International Towers
200 Barangaroo Ave
Barangaroo NSW 2000

Each application is subject to assessment. This application does not constitute a commercial agreement and St. George may, in its absolute discretion refuse to approve an application.



Section A

Referrer Group Name: _____

1. Identification

Attachment

Please attach two (2) forms of Identification for each individual applicant.

NB: At least one form of ID must contain applicants name and their residential address and/or D.O.B. If you are unsure about documents that qualify, please contact your Business Development Manager. All company directors are required to submit identification documentation.

2. Police Check

Attachment

Not more than 6 months old.

All company directors are required to submit police checks.



Section B (1)

ALL sections to be completed if you are applying for membership for a Company, Corporation or Partnership

ABN

ACN

Organisation Name: _____

Name of Corporate / Legal entity: _____

State of Incorporation: _____

Full Address of Registered Office:

Street Address: _____

Suburb/City: _____ State: _____ Post Code: _____

Full Address of Principal Place of Business: Same as above OR

Address: _____

Suburb/City: _____ State: _____ Country: _____ Post Code: _____

Postal address: Same as above OR

Address: _____

Suburb/City: _____ State: _____ Post Code: _____

Telephone: (____) _____ **Fax:** (____) _____ **Mobile:** _____

Email address: _____

Website address: _____



Section B (2)

Signed by the Applicant/s:

Signatory

Requirements

Company Directors/Secretary

Must be signed by all Company Directors/Secretary

Sole Director or Sole Company Secretary

One (1) person to sign (that person affirms that he/she has signed in the capacity of Sole Director and Sole Company Secretary of the company)

COMPANY EXECUTION

Signed for and on behalf of
(Name of Corporate/Legal entity)

by authority of the Directors.

Signatory 1

Signatory 2

Signature
Director/Secretary

Signature
Director/Secretary

Print Name

Print Name

Date ____ / ____ / ____

Date ____ / ____ / ____

SOLE TRADER/PARTNERSHIP

Signed for and on behalf of
(Name of Corporate/Legal entity)

Signatory 1

Signatory 2

Signature
Director/Secretary

Signature
Director/Secretary

Print Name

Print Name

Date ____ / ____ / ____

Date ____ / ____ / ____



Section C (1)

Institutional / Partnership Contacts

Each Director/Secretary, Partner and Loan Writer must complete this section and sign the *Personal Declaration (Section C (2))* and the *Privacy Disclosure Statement and Consents (Section C (3))*.
(Complete a separate form for each individual)

Title: Mr Mrs Ms Miss Other _____

First Name: _____ **Last Name:** _____

Position held: Sole Director Director Partner Other - specify _____

Date of Birth (dd/mm/yyyy): ____ / ____ / ____

Residential Address (PO Box not allowed):

Address: _____

Suburb/City: _____ State: _____ Post Code: _____

Organisation Name: _____

Full Address of Principal Place of Business:

Street Address: _____

Suburb/City: _____ State: _____ Country: _____ Post Code: _____

Telephone: (____) _____ **Fax:** (____) _____ **Mobile:** _____

Email address: _____

Please attach two (2) forms of Identification for each individual applicant.

NB: At least one form of ID must contain applicants name and their residential address and/or D.O.B.
If you are unsure about documents that qualify, please contact your Business Development Manager.

St. George Banking Group – A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714 V 1015 1.0

Section C (2)**Personal Declaration**

In relation to the last 10 years, whether as an individual or Director of a company or partner of a firm, have you ever (please tick relevant box):

- a) Had an industry or business licence, issued by a Proper Authority, either refused, suspended, withdrawn, cancelled or been subject to banning order, or do you have any of these actions pending? Yes No
- b) Been convicted of or found to have committed an offence concerning fraud or dishonesty or do you have a charge pending involving fraud or dishonesty? Yes No
- c) Been subject to an investigation by ASIC or by any other regulatory or official Body in relation to any aspect of its business or are you currently subject to such an investigation by any of these bodies? Yes No
- d) Been a director of a company that has gone into voluntary liquidation or to which a Receiver, Provisional liquidator, Liquidator, Scheme Manager or an Official Manager has been appointed while you were a Director, or within six months after you ceased to be a Director, or do you have any such action pending? Yes No
- e) Been declared bankrupt or are you presently an un-discharged bankrupt or do you have any such action pending? Yes No
- f) Been a Partner of a firm which has been placed into voluntary liquidation or had a Receiver Provisional liquidator, Liquidator, Scheme Manager or an Official Manager appointed, or do you have any such action pending? Yes No
- g) Been refused membership of a statutory, professional or other body in respect of your professional capacity or other Body in respect of your professional capacity, or do you have such action pending? Yes No
- h) Been subject to disciplinary proceedings or banned, disqualified or expelled by a statutory, professional or other Body in respect of your professional capacity, or do you have such action pending? Yes No
- i) Been dismissed, or had any proper authority including any licence withdrawn on ethical or legal grounds, or any disciplinary proceedings pending? Yes No
- j) Had any past, present or pending claim made against your Professional Indemnity Insurance under which you operate in relation to advice you have provided? Yes No
- k) Been refused Professional Indemnity Insurance? Yes No
- l) Had your accreditation cancelled or suspended by a Lender, Mortgage Manager, or a Mortgage Insurer, other than for volume reasons, or had your membership of an aggregator or franchise group terminated, or is similar action pending against you? Yes No
- m) Have you as an individual ever been known by any other name? Yes No

If you have answered "Yes" to any of the above questions from (a) to (m), please attach details as to why you answered "Yes" and any details relating to the incident.

Section C (3)

PRIVACY POLICY AND PRIVACY STATEMENT

We are bound by the Privacy Act 1988 (Cth) and will protect your personal information in accordance with the Australian Privacy Principles. These principles govern how we can collect, use, hold and disclose your personal information, including ensuring the quality and security of your personal information.

This privacy policy explains how we manage your personal information when you apply to become a broker/referrer/aggregator of St.George Bank ("Introducer").

What kinds of personal information we collect and hold and why we do so?

When you apply to become an Introducer, we may ask you to provide personal information (being any information or opinion about you or information from which you can be identified) to process your application. This could include your name, address, contact details, date of birth, education details and work history.

In general, will collect all personal information directly from you, although, we may verify information you provide from third party sources if your application is successful. We collect further information in the course of your acting as an Introducer.

We collect, hold and use your information:

- to assess your application and eligibility to be appointed as an Introducer;
- to allow you access to our computer systems (as necessary) so that you may perform your responsibilities in your capacity as an Introducer;
- for administration and management of customer relationships with us and other members of the Westpac Group, including but not limited to providing you with appropriate training on our products and services, monitoring your performance as Introducers and the investigation and resolution of any complaints; and
- to facilitate our internal business operations, including but not limited to payment of commissions and fulfilment of any legal obligations.

We may use your information to comply with legislative or regulatory requirements in any jurisdiction, prevent fraud, crime or other activity that may cause harm in relation to our products or services and help us run our business.

Who do we disclose your personal information to and why, and do we disclose personal information overseas?

We may disclose your personal information to other members of the Westpac Group to analyse customer needs and develop new services.

We may also disclose your personal information to your financial or legal adviser, if you give an authority for your financial or legal adviser to obtain information from us.

We may disclose your personal information to a recipient which is located outside Australia. This includes:

- Westpac Group companies located in China, India, Singapore, New Zealand, United Kingdom, United States; and
- Westpac Group's service providers which are likely to be located in India.

As a financial services licensee and credit licensee, we have obligations to disclose personal information to government agencies and regulators in Australia and overseas. For example, some of the information we collect about you is required to be disclosed to the Australian Securities and Investments Commission under the *National Consumer Credit and Protection Act 2009* (Cth) or the *Corporations Act 2001* (Cth).

We are not able to ensure that foreign government agencies or regulators will comply with Australian privacy laws, although they may have their own privacy laws. By agreeing to be appointed as an Introducer, you consent to these disclosures.

How do we hold your personal information?

Much of the personal information we hold will be stored electronically in secure Westpac Group owned data centres. These data centres are located in Australia. Some information we hold about you will be stored in paper files. We use a range of security measures to protect the personal information we hold.

For example:

- access to our data centres are controlled through identity and access management;



- employees are bound by internal information security policies that require employees to keep information secure and undertake training about information security; and
- we regularly monitor and review our compliance with internal policies and industry best practice.

We take reasonable steps to destroy or permanently de-identify any personal information after it can no longer be used in accordance with this policy.

Your consent

You understand and agree that:

- the Westpac Group may use your personal information for the purposes described above; and
- we may disclose the information you supply to us in the ways described above.

If you choose not to consent or you do not provide all the information we request, we may not be able to process or properly consider your application to be appointed as an Introducer.

Access to and correction of personal information

You can request access to the personal information we hold about you. You can also ask for corrections to be made. To do so, please contact your Business Development Manager.

There is no fee for requesting that your personal information is corrected or for us to make corrections. In processing your request for access to your personal information, a reasonable cost may be charged. This charge covers such things as locating the information and supplying it to you.

There are some circumstances in which we are not required to give you access to your personal information.

If we refuse to give you access to or to correct your personal information we will give you a notice explaining our reasons except where it would be unreasonable to do so.

If we refuse your request to correct your personal information, you also have the right to request that a statement be associated with your personal information noting that you disagree with its accuracy.

If we refuse your request to access or correct your personal information, we will also provide you with information on how you can complain about the refusal.

Resolving your privacy concerns and complaints

If you are concerned about how your personal information is being handled or if you have a complaint about a breach by us of the Australian Privacy Principles, please contact your Business Development Manager.

We will acknowledge your complaint as soon as we can after receipt of your complaint. We will let you know if we need any further information from you to resolve your complaint.

We aim to resolve complaints as quickly as possible. We strive to resolve complaints within five business days but some complaints take longer to resolve. If your complaint is taking longer, we will let you know what is happening and a date by which you can reasonably expect a response.

If you are unhappy with our response, there are other bodies you can go to.

Under the Privacy Act you may complain to the Office of the Australian Information Commissioner about the way we handle your personal information. The Commissioner can be contacted at:

GPO Box 5218
Sydney NSW 2001
Phone: 1300 363 992
Email: enquiries@oaic.gov.au
www.oaic.gov.au

Definitions

"We", "our", "us" means St. George Bank – A Division of Westpac Banking Corporation (ABN 33 007 457 141)

"Westpac Group" means Westpac Banking Corporation and its related bodies corporate.

We will update our privacy policy from time to time for any reason.

declare that the information given in this application is complete, true and correct:

St. George Banking Group – A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714 **V 1015 1.0**



First Name: _____	Last Name: _____
Signature:	Date ____ / ____ / ____