

# Personal Information Form

This document is used by Macquarie Bank Limited and its related companies (the Bank) to understand the assets and liabilities of each individual applicant (including an individual trustee, director or partner) who is borrowing for business purpose and each individual guarantor of a business loan. It is also used to explain how the bank will use their personal and credit information. A separate form should be completed for each individual, excluding married or de facto applicants or guarantors who may complete jointly.

Applicant 1 / Guarantor 1

Applicant 2 / Guarantor 2

Full name (as appears on ID)

Date of birth

Email address

Mobile number

Residential address

Suburb

State

Postcode

## Assets and Liabilities

If you have your own document that details your assets and liabilities, you may send this to your relationship manager or broker instead of filling out the Assets and Liabilities sections below.

Please tick this box if you are sending your own document.

### Assets your household owns

Please include those held in your personal name, family trusts, special purpose vehicle, etc.

Asset Ref. No.	Property address	Residential (R) or commercial (C)	Asset owner (1 and/or 2, or other name)	Value (\$)
1				
2				
3				
4				
5				
6				
7				
8				

Asset owner (1 and/or 2, or other name)	Value (\$)
Total savings and term deposits	
Total ASX listed shares	
Total superannuation	
Total life or key person policy	

**Liabilities your household owes**

Please include those held in your personal name, family trusts, special purpose vehicles, loans you are guarantor for etc. If the liability corresponds to an asset listed above, please include the asset reference number listed.

Asset reference number	Bank/Financier	Borrower (1 and/or 2, or other name)	Interest rate (%)	Remaining term (years)	Remaining interest only term (years)	Tax deductible?	Limit (\$)
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**Other liabilities**

Please include those held in your personal name, family trusts, special purpose vehicle, etc.

	Borrower (1 and/or 2, or other name)	Monthly repayment	Balance (\$)	Remaining term (years)
Motor vehicle lease/loan 1				
Motor vehicle lease/loan 2				
Total HECs/HELP debt			N/A	N/A
Total buy now pay later (e.g. Afterpay, Zip Pay, etc.)				
	Borrower (1 and/or 2, or other name)	Limit (\$)	Remaining term (years)	
Total credit cards			N/A	
Personal loans/margin loans				

**Personal Tax**

	Applicant 1 / Guarantor 1		Applicant 2 / Guarantor 2	
Do you, as an individual, have an <b>overdue</b> tax liability or payment arrangement with the ATO?	Yes	No	Yes	No

**Changes to personal position declaration**

We will be using the tax returns and other documents you have provided to evidence your income and expenses. Do you foresee any changes to your household income and expenses (including as a result of retirement, parental leave, downsizing, etc.) that will decrease the ability to meet either current or future obligations as a borrower and/or guarantors.

Yes      No      If yes, please specify:

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## Guarantor packs

**Important:** please complete this part if you're a director guarantor of the borrower.

You may be entitled to receive an information pack about the borrower before deciding whether to grant the guarantee. This includes information about the proposed loan facilities, securities, the borrower's financial position, credit reports, financial accounts, tax returns, payslips, statements, and default information for any loan the borrower has with us.

**Would you like to receive the information pack about the company borrower(s)? Note: this won't apply for any company borrower(s) which you're a sole director of.**

Guarantor 1      Yes                  No                                  Guarantor 2      Yes                  No

If the borrower has consented to you receiving the information pack, we'll send it to your email address - please contact us if you'd like to receive this information via an alternative method.

## Privacy consents and disclosure

You consent and agree to the Bank collecting, using, holding, and disclosing your personal information and credit information, and exchanging it with the Bank's Agents and the parties detailed below, now or in the future, within or outside Australia, for the following purposes:

### 1. Seeking and using consumer and commercial credit information about yourself.

This includes credit information and information derived from credit reporting bodies (CRBs) to:

- assess an application by you for consumer or commercial credit;
- manage your loan and related arrangements, and assess applications for financial assistance;
- assess an application to be a guarantor in relation to credit;
- review your credit on a periodic basis or in connection with changes (for example, credit limit) as though assessing a new application;
- collect overdue payments; and
- create assessments and ratings of your credit worthiness.

### 2. Exchanging information with credit reporting bodies (CRBs), for the purposes described above and to allow the CRBs to maintain information about your credit worthiness before, during or after the provision of credit.

### 3. Exchanging information with other credit providers and guarantors, including your personal and credit information for any purposes permitted by law or industry code including:

- assessing your applications for credit or to be a guarantor, financial assistance, or to assess your credit worthiness during or after the life of a credit arrangement;
- determining or confirming the status of your credit including any defaults; and
- giving or obtaining an opinion on your about your credit worthiness.

### 4. Exchanging information with other parties, including your brokers, advisers and other representatives, guarantors, government authorities, third parties via data feeds which are authorised by you, and any credit enhancer, funder, ratings agency or other party acting in connection with funding credit by means of securitisation. Other parties that the Bank will exchange your personal information with include referees, past and present employers, next of kin, account holders and operators, conveyancing and identity verification service providers, valuers and debt collection agencies.

### 5. Managing and administering your account, including processing the current and any future loan applications, communication and monitoring, auditing and evaluating products and services provided, model and test data, improving and developing product and services, conducting credit scoring, securitisation, research, risk management and portfolio analysis, providing and administering any related rewards program and dealing with any complaints or enquiries.

## Your rights

You may request access to and correction of the personal information the Bank holds about you. You may also request a copy of the Bank's and Bank's Agents' privacy policies and (where applicable) credit reporting policies. These policies contain further details about handling of personal and credit information including how you can access or update that information, how privacy concerns are dealt with, website privacy information, which CRBs are used and how you can request copies of information from those CRBs or limit the disclosure of credit information. The Bank's Privacy Policy and Credit Information Policy can be found via [macquarie.com.au/business-banking](http://macquarie.com.au/business-banking), or by contacting the Macquarie Privacy Officer on 1800 806 310 or [privacy@macquarie.com](mailto:privacy@macquarie.com).

## Your acknowledgements

You acknowledge the Bank:

- **Information collection** — collects personal information through interactions with you and your nominated adviser/s or broker (including telephone, email or online), as well as the Bank's Agents, public sources and third parties including information brokers. Without this information, the Bank may not be able to process your application or provide you with an appropriate level of service and in some cases, you may not be able to make withdrawals from your loan account.
- **Compliance** — collects and may disclose your personal information under various laws including the Anti-Money Laundering and Counter-Terrorism Financing Act; National Consumer Credit Protection Act; the Superannuation Industry (Supervision) Act; the Personal Property Securities Act and certain state property laws. The Bank may also disclose personal information to regulatory authorities in Australia and overseas in connection with their lawful requests.

- **Sensitive information** — collects sensitive information for specific purposes, such as information regarding your health, to enable the assessment of a financial assistance application. The Bank may use and disclose such information for those purposes and seek such information from your health providers.
- **Third-party consent** — relies on you to ensure that, before you give any personal information about someone else to the Bank, that person has consented to you providing their information to the Bank based on this privacy consent.
- **Service providers and the Bank's Agents** — may exchange your personal information with its related companies, other funders and service providers that assist in the management of your credit. The types of third parties which the Bank may exchange personal third parties may operate outside Australia including locations in the Philippines, India and the countries specified in the Bank's Privacy Policy. Where this occurs, the Bank takes steps to protect information against misuse or loss.
- **Marketing** — and its related companies may use your personal information to contact you on an ongoing basis by telephone, email, online and other means to offer products or services that may be of interest, unless you change your marketing preferences by telephoning the Bank on 1800 806 310 or visiting [www.macquarie.com.au/optout-bfs](http://www.macquarie.com.au/optout-bfs).

## Definitions Used

**Bank's Agents** refers to each of the Bank's agents, introducers, dealers, brokers, service providers and any other financier who at any time provides or has any interest in the credit including other entities involved in any securitisation of the credit provided to you.

**Credit Information** refers to permitted identification information; credit applications and the amount and type of credit; the Bank being a current credit provider; the credit limit and loan start/end dates; repayment history information, including default information (such as payments overdue for more than 60 days in specified circumstances); advice about new payment arrangements or where payments are no longer overdue; in specified circumstances that in the opinion of the Bank there has been a serious credit infringement such as fraud; and other credit-related personal information that is described in the Bank's Credit Information Policy or can otherwise be disclosed under the Privacy Act. In respect of information provided to guarantors, this also includes upfront, ongoing, and historical information about your financial position, credit reports, financial accounts, tax returns, payslips, statements and default information for any loan you have with the Bank.

**Privacy Act** means the Privacy Act 1988 (Cth).

## Consent to receive documents electronically

By signing this form, you consent to receiving electronic copies of loan, guarantee, security documents and any other related documents and correspondence. Instructions for accessing these documents will be sent to your email address.

By giving this consent, **you acknowledge**:

- paper documents may no longer be given;
- your email and/or online portal must be checked regularly for documents; and
- your consent may be withdrawn at any time;
  - If you're a guarantor who is a director or an incoming director of a company borrower, we'll provide documents for the company to the e-mail address of the nominated director or incoming director who will receive these documents on behalf of the company; or
  - If you're signing this form as a partner in a partnership, unless you tell us that you'd like your own copies, we'll provide documents only to the nominated representative of the partnership.

**If you don't want to receive documents electronically**, please let us know and we'll discuss alternative options. Despite your consent to receive electronic copies, we reserve the right to send physical documents.

## Declaration

By signing below you:

- give the consents set out above;
- acknowledge that the Bank will rely on the information in this form and the tax returns and other information provided in assessing your ability to meet your obligations as borrower or guarantor;
- certify that the information provided in this form is true and correct at the date of completion; and
- confirm that, other than as disclosed in this form, there are no circumstances that could impact the accuracy of the information provided in this form or in the tax returns and other information provided, in the near future.

Applicant 1 / Guarantor 1 signature

Applicant 2 / Guarantor 2 signature

Date

Date

**Please return a copy of completed and signed form to your Macquarie relationship manager or broker.**