

Applicant consents – applicant use only:

Use this form to support the home loan application. Please scan and email the completed form to docs@loans.macquarie.com with the application reference number in the subject.

In considering your application, Macquarie Bank Limited collects your personal and credit information. We refer you to our:

- [Privacy Statement](#) which explains how we handle your personal information and how you can access and seek correction of your information or make a complaint; and
- [Credit Information Policy](#) which explains the types of credit-related personal information we collect, how and why we handle and disclose that information and how you can access and seek correction of your information (including the contact details for the credit bureau Equifax) or make a complaint.

We will share your credit information with credit reporting bodies, like Equifax to obtain a consumer and commercial credit report. Your credit report will show that we have made an enquiry. As part of identity verification checks, we may collect your location data and information about your device from our service providers for security and authentication purposes.

By signing below, you acknowledge that:

- ▶ you have read and agree to these 'Applicant consents' and authorise the use, collection and exchange of your personal and credit information in the ways indicated;
- ▶ all communications related to this loan application, the loan and any credit card (if part of your application) will be received electronically going forward. This means that paper documents won't be provided, and you must regularly check for emails and texts from us. However, you can contact us any time to update your communication preferences in relation to the loan and any credit card. All communications relating to an Offset Account will be electronic only.
- ▶ if you have applied for an Offset Home Loan* or a Transaction Account*:
 - you request us to open an Offset Account or Transaction Account ("Account") in the name(s) you have specified in your loan application and link the Account to your home loan;
 - you request a Debit Mastercard to be sent to you in connection with your Account (if you selected that option in the application process);
 - your first use of your Account will constitute acceptance of the [Macquarie Transactions and Savings accounts terms and conditions](#);
 - under the Financial Claims Scheme ("FCS") administered by APRA,

the Australian Government has provided a guarantee on deposits subject to a limit for each account holder. Further information about the FCS can be obtained from the APRA website at www.apra.gov.au and the APRA hotline on 1300 558 849;

- you request us to link offset account/s to the nominated home loan account/s as requested in your loan application; and
- if we are notified by you or your broker that you will no longer be proceeding with a loan application, we may close any offset account/s opened with the application that have not been transacted on, without further notice;
- ▶ your identity will be verified electronically using government sources and information held by our credit reporting agencies such as Equifax. For more information, refer to the [Macquarie Client Identity Verification FAQs](#);
- ▶ all information (including tax residency information) that you have provided to us in relation to this application (whether on this form or by other means) is complete and correct and acknowledge that we rely on this information for the purpose of assessing your application. You confirm that you will promptly provide us with details of any changes to the information provided by you and will on request provide us with any further information we require to comply with applicable laws and our internal policies;
- ▶ by submitting this application, it does not imply any acceptance by us to grant you a loan or any other product and any decision is at our discretion;
- ▶ a copy of your loan documents will be sent to your broker/sales consultant and solicitor (if applicable);
- ▶ where a credit card is also part of the application:
 - if you have consented to be charged a fee for exceeding your credit limit, your account will be debited \$30 per statement period when your limit has been exceeded. This fee may increase at any time, in accordance with the Conditions of Use. You may withdraw this consent at any time by contacting us.
- ▶ we may market our products and services to you – if you don't want us to do this, you can opt out at any time by calling 1800 899 485; and
- ▶ phone calls with us may be recorded for quality and assurance purposes. If you don't want your call to be recorded, please advise us when you have been connected.

Applicant 1 full name (including middle names)

Applicant 1 signature

 Date / /

Applicant 2 full name (including middle names)

Applicant 2 signature

 Date / /

Applicant 3 full name (including middle names)

Applicant 3 signature

 Date / /

Applicant 4 full name (including middle names)

Applicant 4 signature

 Date / /

Applicant 5 full name (including middle names)

Applicant 5 signature

 Date / /

Applicant 6 full name (including middle names)

Applicant 6 signature

 Date / /