



Individual Intermediary Accreditation or Transfer Form

Section 1: Individual Intermediary Details

This application form is intended for multiple accreditation applications however, each separate accreditation type will require support from the relevant Business Development Manager associated with that business and will allow you to request a unique ID.

Please provide your existing Westpac, St George or CFAL ID if applicable:

New Accreditation Application Type by Business

Note: This section does not need to be completed for existing Accreditation transfer requests

Westpac Commercial Broker:

Broker

Referrer

St George Group (BOM/Bank SA/St George) Commercial Broker: Broker

Professional Services Referrer only

Westpac Equipment Finance:

Broker

Capital Finance Australia Limited (CFAL):

Broker

Westpac Insurance Broker:

Broker

Existing Accreditation Transfer Section **Only**

Current Aggregator:

New Aggregator:

With what brands are you currently accredited ?:

STG/BOM/BSA Commercial

Westpac Commercial

Westpac Equipment Finance

CFAL

IPF /Insurance Broker

Part 1. Intermediary: Broker, Referrer or Insurance Broker Details

Given Name / Middle Name	Surname	DOB
<input type="text"/>	<input type="text"/>	<input type="text"/>

Any other name(s) by which you are known	Gender
<input type="text"/>	<input type="text"/>

Personal Address (No PO Boxes)

Street:	Postcode:
<input type="text"/>	<input type="text"/>

City/ Suburb:	State:	Country:
<input type="text"/>	<input type="text"/>	<input type="text"/>

Mobile	Office Number	Email
<input type="text"/>	<input type="text"/>	<input type="text"/>

Business Name

Principal Place of Business (Where you work from)

Address:

Country:	State:	Postcode:
<input type="text"/>	<input type="text"/>	<input type="text"/>

ABN	ACN	ARBN (If applicable)
<input type="text"/>	<input type="text"/>	<input type="text"/>

Company Type:

Trust Name (If applicable)

Trust Script (In its own right/As Trustee for)	Trust ABN
<input type="text"/>	<input type="text"/>

Are you operating from or delivering this service to the Westpac group only from Australian based locations? YES NO

If NO, please list all the countries this service will be delivered from:

Part 2. Applicant Acknowledgements

1. I agree to be responsible for all usage of my allocated Introducer ID Number.
2. I acknowledge that I am only authorised to refer or submit loan applications that I am directly involved in. Under no circumstances will I submit or refer loan applications on behalf of other referrers or brokers using my ID number.
3. I agree to stop using my Introducer ID Number immediately upon ceasing my employment / association with the above mentioned company.
4. I have completed the Personal Declaration. (Section 2)
5. I have read and signed the Privacy Statement. (Section 3)
6. I have attached supporting documents. (Section 4)
7. Have you discussed this application with a Westpac Group BDM ? YES NO

BDM:

Applicants Full Name

Signature

Date

NOTE: Digital signatures are *NOT* accepted for applicant declaration

Part 3. Confirmation by the entity that has an Agreement with Westpac Group (Typically an Aggregator)

Representative of Aggregator or Direct Agreement Holder Signoff:

I will inform Westpac Group immediately if the above mentioned individual is no longer operating under our agreement, so that the allocated Introducer ID may be deactivated.
(NOTE: ID numbers cannot be transferred between individuals).

Entity that has the Agreement with Westpac Group - Your Company Name (Full Legal Name)

Representatives Name:

Position:

Signature:

Date:

NOTE: A digital signature is accepted above and is applicable to representatives of direct agreement holders only

Section 2: Applicant Personal Declaration

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

- | | YES | NO |
|---|--------------------------|--------------------------|
| a. Had an industry or business licence, issued by a proper authority, either refused, suspended, withdrawn, cancelled or been subject to a banning order, or do you have any of these actions pending? | <input type="checkbox"/> | <input type="checkbox"/> |
| b. Been convicted of or found to have committed an offense or do you have charges pending? | <input type="checkbox"/> | |
| 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? | <input type="checkbox"/> | |
| d. Been a director of a company that has gone into voluntary liquidation or had a Receiver, Professional Liquidator, Liquidator, Scheme Manager, or an Official Manager appointed, or do you have such action pending? | <input type="checkbox"/> | <input type="checkbox"/> |
| e. Been declared bankrupt or are you presently an un-discharged bankrupt or do you have any such action pending? | <input type="checkbox"/> | <input type="checkbox"/> |
| f. Been a partner of a firm which has been placed into voluntary liquidation or had a Receiver, Professional Liquidator, Liquidator, Scheme Manager, or an Official Manager appointed, or do you have such action pending? | <input type="checkbox"/> | |
| g. Been refused membership of a statutory, professional, or other body in respect of your professional capacity, or do you have any such action pending? | <input type="checkbox"/> | |
| 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 any such action pending? | <input type="checkbox"/> | <input type="checkbox"/> |
| i. Been dismissed, or had any proper authority including any licence withdrawn on ethical or legal grounds, or any disciplinary proceedings pending? | <input type="checkbox"/> | <input type="checkbox"/> |
| 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? | <input type="checkbox"/> | <input type="checkbox"/> |
| k. Been refused Professional Indemnity Insurance? | <input type="checkbox"/> | <input type="checkbox"/> |
| l. Had your accreditation cancelled or suspended by a Lender, Mortgage Manager, or a Mortgage Insurer, other than for volume reasons, or had a membership of an Aggregator or franchise group terminated, or is similar action pending against you? | <input type="checkbox"/> | <input type="checkbox"/> |

If you answered **YES** to any of the above questions, please provide description of the event/s and surrounding circumstances in the section below . Please also attach any supporting evidence / details related to the event in your application.

Section 3: Westpac Group Intermediary Privacy Notice

This Westpac Group Intermediary Privacy Notice is provided by Westpac Banking Corporation (ABN 33 007 457 141) referred to as “We”, “our” and “us”.

When we refer to the **Westpac Group**, we refer to us and our Australian related body corporates listed in the Business column in the table below. A **Westpac Group Intermediary** is an individual accredited with us to facilitate business mortgages for borrowers via our Commercial, Equipment Finance and Insurance broker Intermediaries program.

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

About this Westpac Group Intermediary Privacy Notice

This Westpac Group Intermediary Privacy Notice applies to the collection, use and disclosure of personal and sensitive information relevant to your application for, and ongoing performance of your activities as a Westpac Group Intermediary. For these activities, it operates in place of the relevant Westpac Group Privacy Statement, however any personal information collected, used or disclosed outside of your Westpac Group Intermediary application for, and ongoing performance of your activities as a Westpac Group Intermediary, will be in accordance with the relevant privacy statement available below.

Business	Privacy Statement
Bank of Melbourne	www.bankofmelbourne.com.au/privacy/privacy-statement
Bank SA	www.banksa.com.au/privacy/privacy-statement
Capital Finance	www.capitalfinance.com.au/privacy-credit
St George	www.stgeorge.com.au/privacy/privacy-statement
Westpac	www.westpac.com.au/privacy/privacy-statement

If you do not provide the personal information we require or provide your consent to our collection, use and disclosure of your sensitive information, we may be unable to process your application and/or renew, update, extend or continue your role as a Westpac Group Intermediary or continue to allow you to refer customers to us.

What kinds of personal information do we collect and hold?

The types of personal information we collect and hold about you include:

- your name, address, date of birth, signature and contact details;
- copies of government issued identification including your driver licence and passport. This will include government identifiers such as your passport number or driver licence number;
- information about your personal circumstances including your work experience, business experience and any professional certifications;
- information about your financial position and bank account information;
- interactions and other information from your face to face or phone interactions with us including questions you ask and complaints you make or are made that relate to you;
- digital or electronic information where you interact with us through our digital channels such as our webpages and portals; and
- publicly available personal information including, for example, searches of Australian Securities and Investment Commission registers and information about your work history.

Where you have provided your consent, the types of sensitive information we collect and hold about you include:

- health information that may be on your driver licence or other identification documents;
- information about any criminal record you may have;
- information relating to your membership of a professional or trade association;
- information about your ethnicity or racial origin that may be included on other government identification, for example, your passport; and
- a photograph, image or screenshot including your face taken during any virtual meeting we may have with you.

How, when and for what purposes do we collect your personal information?

We collect your personal information from you when you interact with any Westpac Group Australian business to:

- register your interest in, enquire about or apply for the role of Westpac Group Intermediary;
- assess your application to be a Westpac Group Intermediary including completing the onboarding process if you are successful;
- administer and manage your relationship with us and other members of the Westpac Group, including but not limited to your performance of activities as a Westpac Group Intermediary, renewing, extending, maintaining, or otherwise managing your role as a Westpac Group Intermediary. This may include providing the appropriate products, services and training and the investigation and resolution of any complaints;
- provide us with feedback or make a complaint;
- use our online service or use our mobile or tablet applications in connection with your application for, or your role generally as, a Westpac Group Intermediary;
- visit our websites for information about being a Westpac Group Intermediary;
- facilitate our internal business operations including payment of commissions and fulfilment of any legal and contractual obligations; and
- talk to us, email us, do business with us or otherwise interact with us as a Westpac Group Intermediary.

We collect personal information directly from you except where it is unreasonable or impractical for us to do so. We may collect personal information indirectly where it is relevant to your application, renewal, extension or management of your role with us as a Westpac Group Intermediary from:

- our customers in relation to complaints about you;
- publicly available sources of information ('public registers'). These may include:
 - ASIC - company, ABN, banned and disqualified persons register, insolvency register and bankruptcy register searches,
 - practitioners' searches such as the tax practitioner's board, and
 - social media including Facebook and LinkedIn where that is relevant to your application or renewal, extension or management of your role as a Westpac Group Intermediary.
- commercial information service providers for example, Equifax;
- your referees, current employers or past employers; and
- organisations that support us to identify, investigate or prevent fraud or other misconduct.

How will we use and disclose your personal information?

We will use your personal information when we:

- contact you;
- verify your identity and aspects of your financial situation;
- record that we have met our legal obligations to identify you;
- validate and verify information provided by you, such as your work experience and any qualifications that you tell us you have;
- make any payments to your nominated bank account that are required under our agreement with you;
- conduct any investigations that may involve you;
- prevent or detect fraud, crime or other activity that may cause harm in relation to our products or services;
- respond to or otherwise deal with any questions, concerns or complaints –
 - that customers may make about you; and/or
 - that you may make to us about or connected to your role as a Westpac Group Intermediary;
- monitor and report on your performance as a Westpac Group Intermediary and any referrals that you make to us;
- share information with government agencies, regulators and foreign government agencies for legal and regulatory requirements;
- comply with legislative or regulatory requirements in any jurisdiction including the Privacy Act or the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth); and
- record where we have conducted a virtual meeting with you regarding your application, renewal, extension, maintenance of your role as a Westpac Group Intermediary to verify information you have provided.

We will disclose your personal information to:

- our customers to provide information about the referral and/or commissions or when dealing with complaints or enquiries that may involve you;
- our associated entities, service providers and agents that help us run our business including managing Westpac Group Intermediaries, such as businesses, contractors and external service providers (for example, technology service providers);
- other companies within the Westpac Group to administer and manage your relationship with the Westpac Group as a Westpac Group Intermediary and for risk management;
- financial services organisations, payments system operators including insurers to run our business and manage Westpac Group Intermediaries including to make payments to you;

- our professional advisors including financial advisers, legal advisers or auditors to obtain their professional or other services to obtain those services and advice in connection with Westpac Group Intermediaries;
- fraud bureaus or other organisations to identify, detect, investigate or prevent fraud or other misconduct;
- publicly available registers to record personal information about you where reasonably necessary;
- investors in, and prospective purchasers of, our business or assets;
- external dispute resolution schemes and complaints bodies that assist our customers in resolving complaints;
- regulatory bodies, government agencies and law enforcement bodies in any jurisdiction where required or authorised by law to do so;
- any entity where you may have expressly consented to the disclosure, or the consent may be reasonably inferred from the circumstances; or
- any entity where we are permitted to disclose your personal information under the Privacy Act.

Do we disclose personal information overseas?

We disclose your personal information (including your sensitive information) outside Australia for the purposes noted above, including to:

- organisations operating overseas with whom we partner and our contracted service providers operating overseas, which are likely to be located in Japan and India; and
- Westpac Group companies located in China, Hong Kong, India, Singapore, New Zealand, UK, United States, Fiji and Papua New Guinea.

Laws that require or authorise us to collect, use and/or disclose your personal information

Certain laws require us to collect, use and/or disclose your personal information in particular circumstances, including:

- to verify your identity and comply with our other obligations under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth); and
- if we are required to disclose personal information to receivers or bankruptcy trustees (or similar) under the *Bankruptcy Act 1966* (Cth) and *Corporations Act 2001* (Cth).

Your obligations when sharing the personal information of other individuals

Before you provide another person's personal information to us that relates to your application or ongoing performance of your activities as a Westpac Group Intermediary, you must make them aware:

- that you will be doing this,
- of the contents of this Westpac Group Intermediary Privacy Notice and any other relevant privacy notices, and,
- that we will collect, use and share their personal information in accordance with this Westpac Group Intermediary Privacy Notice or under the relevant Privacy statement listed on page 6, whichever applies to the personal information you have shared.

Personal information of any individuals you may refer to us while you are a Westpac Group Intermediary will be managed under the relevant Privacy statement listed on page 6.

How do we protect and secure your personal information?

We take reasonable steps to protect the security, confidentiality, and integrity of your personal information (including your sensitive information). For example:

- access to information systems is controlled through identity and access management controls,
- employees and our authorised representatives are bound by internal information security policies and are required to keep personal information secure,
- all employees and our authorised representatives are required to complete training about privacy and information security,
- we monitor and review our compliance with internal policies, and
- we regularly assess our security measures against industry best practice.

Access to and correction of personal information

You can request access to the personal information we hold about you, including sensitive information. You can also ask for corrections to be made to it. To do so, please contact us using the contact details below. Further information about accessing and correcting your personal information can be found in the relevant Privacy statement listed on page 6.

Resolving your privacy concerns and complaints

If you have a question or complaint about how your personal information (including sensitive information) is being handled by us, our affiliates or service providers please contact us using the contact details below. Further information

on asking us a question or complaining about your personal information can be found in the relevant Privacy statement listed on page 6.

If you are not satisfied with our response to your complaint, under the Privacy Act you may complain to the Office of the Australian Information Commissioner (OAIC) about the way we handle your personal information. The OAIC can be contacted at:

GPO Box 5218 Sydney NSW 2001

Phone: 1300 363 992

Website: www.oaic.gov.au

How to Contact us

To find out more about how we manage personal information, please contact your Westpac Group representative, or by emailing CommercialIntermediariesWBC@westpac.com.au

Date and Version Control

19 July 2022, version 1.0

Section 4: Privacy Consent

When you complete and sign this form, to apply for, renew, continue or extend your Westpac Group Accreditation, you consent to the collection, storage, use and disclosure of the Personal Information identified in the Westpac Group Intermediary Privacy Notice as Sensitive Information.

At any time, you can withdraw your consent. Please be aware that if you do so, we won't be able to process your application, or continue your accreditation as a Westpac Group Intermediary. If you wish to withdraw your consent, please contact us at CommercialIntermediariesWBC@westpac.com.au

SIGNED: Applicant1		DATE: <input type="text"/>
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NOTE: Digital signatures are NOT accepted

Section 5: Application Checklist

Please complete all sections relevant to your application and attach the required evidence:

Broker Association membership (which includes Cert IV/Diploma as a pre-requisite)
MANDATORY for CFAL, WBC Equipment Finance and Commercial Broker applications

FBAA accreditation (Finance & Mortgage Brokers Association) **OR**

CAFBA associate (Commercial and Asset Finance Brokers Association) **OR**

MFAA full membership (Mortgage & Finance Association of Australia)
Provide: A copy of your current membership

MANDATORY for all Commercial Referrer applications only:

Degree qualified professional.
Provide: Copy of degree; or letter from institution confirming degree was obtained; or Membership number of a recognised Professional Association.

Association and Membership Number:

Not applicable for Mortgage Brokers seeking Commercial Referrer Accreditation

MANDATORY for CFAL, Westpac Equipment Finance and Commercial Broker applications:

An Australian Credit Licence (ACL) Holder.
OR

An Authorised Credit Representative of an ACL Holder

ACL Holder: ACL # ACR #

Insurance Broker Association membership (which includes Tier 2 General Insurance Short Course for Insurance Brokers as a pre-requisite)

MANDATORY for Insurance Broker applications only

NIBA Accreditation (National Insurance Brokers Association) **OR**

ANZIIF associate (Australian and New Zealand Institute of Insurance and Finance) **OR**

Cluster / Aggregators Groups
Provide: A copy of your current membership

An Australian Financial Service Licence (AFSL) Holder.
OR

An Authorised Representative of an AFSL Holder

AFSL Holder: AFSL # AR #

Supporting Documentation

- Supporting Documentation related to above: **Mandatory** - All Application Types
- Personal Declaration completed (*Section 2*): **Mandatory** - All Application Types
- Privacy Consent Signed (*Section 4*): **Mandatory** - All Application Types
- Current Photo ID (1 form) - Drivers Licence/Passport **Mandatory** - All Application Types
- h # **Mandatory** - All Application Types
- Resume outlining your qualifications and experience **Mandatory** - All Application Types
- Release letter from current Aggregator (Outgoing) **Mandatory** (for All Accreditation Transfers only)

Section 6: Intermediary Business Review

This section is for Commercial Broker or Referrer, Equipment Finance Broker and Insurance Broker applications

<p>Commercial / Equipment Finance Brokers: Please state your commercial banking and / equipment finance experience including institutions and years in role.</p>	
<p>Commercial / Equipment Finance Brokers: In the past 12 months what was the total value of your commercial and or equipment finance settlements written with all institutions?</p>	
<p>Commercial Referrers: Which of the following industry segments most accurately represents your current business:</p> <p><input type="checkbox"/> Accounting</p> <p><input type="checkbox"/> Financial Planning</p> <p><input type="checkbox"/> Legal</p> <p><input type="checkbox"/> Mortgage Broking</p> <p>Please outline your experience.</p>	
<p>Insurance Brokers: Work history and qualifications (including time and experience in industry, or attach copy of resume)</p>	

Section 7: Application Submission

Completed new accreditation or transfer applications plus supporting documentation should be emailed to the originating BDM in the first instance or if the BDM is not known, please send completed forms to the following locations based on accreditation type:

Accreditation Type	Brand	Email address
Commercial Broker	Bank of Melbourne	CommercialIntermediaries-WBC-STG-BOM-BSA@westpac.com.au
	BankSA	
	St. George	
	Westpac	
Equipment Finance Broker	Westpac Equipment Finance	Westpac3rdPartyEquipmentFinanceWBC@westpac.com.au
	Capital Finance	