

more  
than  
money



# NAB Equity Builder

## Application

## Risk Disclosure Statement

There are risks associated with using a NAB Equity Builder Facility to borrow on the security of *stocks* and *managed fund investments*. You should be aware of these risks before you enter into a NAB Equity Builder Facility. We have described some of these risks in the following paragraphs.

**You should also carefully consider the NAB Equity Builder Facility Terms as they contain important information regarding the terms and conditions that will apply to your NAB Equity Builder Facility and will help you understand this Risk Disclosure Statement.**

Terms that are defined in the Facility Terms in italics have the same meaning in this Risk Disclosure Statement.

We strongly recommend that you obtain independent professional advice as to the suitability of the NAB Equity Builder Facility for you and the risks involved before you enter into a NAB Equity Builder Facility. You should not infer that we are providing personal investment or tax advice if we make the *facility* available to you.

1. Borrowing on the security of *stocks* or *managed fund investments* exposes you to the volatility of the share market. If there is a decrease in the value of *stocks* or *managed fund investments* that you have borrowed against, your financial position may be significantly affected.
2. *Secured property* may be sold if you miss a *monthly repayment*. This may have capital gains tax (CGT) consequences. More specifically: part or all of the *secured property* may be sold; and if *guarantor* security has been provided to support a *facility limit*, part or all of the *guarantor* security may be sold.
3. There may also be circumstances where we require you to repay all of what you owe us. For example, we may require this if:
  - (a) you do not pay amounts owing under the *facility* when due or otherwise fail to comply with your obligations under the *facility*;
  - (b) any event occurs which in our opinion may materially affect your or the *guarantor's* (if any) ability to meet your or their obligations under the *facility*

We may also require you to repay all of what you owe us at any time if we give you no less than 5 business days notice, subject to any provisions in the Facility Terms..

There are other circumstances in which we can ask you to pay us all of what you owe us. You should familiarise yourself with these. (See clauses 7.13, 7.14, 7.15 and 14 of the Facility Terms.)

4. In some cases, the value of *stocks* and *managed fund investments* that you have provided as *security*, may not be sufficient to repay the amount that you owe us. We may recover the remainder of what you owe us from you or the *guarantor* (if any) personally.
5. We assign to each *stock* and *managed fund investment* a *security ratio*. The *security ratio* of a *stock* or *managed fund investment* is a percentage determined by us which reflects the amount that we may be prepared to lend against that *stock* or *managed fund investment*. The *security ratio* that we assign to a *stock* or *managed fund investment* is not an indication by us as to the suitability of that *stock* or *managed fund investment* to form part of your portfolio or the financial prospects of that *stock* or *managed fund investment*. We may change the *security ratio* that we assign to a particular *stock* or *managed fund investment* in your portfolio at any time. We will, via our website, give you notice of any changes in the *security ratio* used to calculate the *security value* of the *stock* and *managed fund investment* as soon as practicable after the change.
6. An *investment* may be removed from the list of *approved investments*, which may create the need to switch into a new approved investment. The sale of an existing *investment* may have CGT consequences.
7. Gearing of your *investments* can magnify the gains and losses in the value of your portfolio. You should discuss with your financial or tax adviser whether gearing your *investment* is appropriate for you. If you do gear your *investments* you should be aware that you may not have received the income or the benefit of any tax deductions at the time you are required to pay interest owing. You should ensure that you always have adequate income, and resources to meet any *monthly repayments*.
8. All *stocks* and *managed fund investments* that you or the *guarantor* (if any) have provided as security for your obligations under the *facility* or that you buy using funds advanced to you under the *facility* are mortgaged to us. Under the terms of the mortgage, all dividends, interest, allotments, offers, benefits, privileges, rights, bonuses, distributions or rights to take up stocks or managed fund investments are mortgaged to us and we must agree before you have access to these rights. If a default event occurs, we may sell the *stocks* or *managed fund investments* and keep that portion of the proceeds that you owe us. We will not release any mortgage you or the *guarantor* (if any) have given us under the *facility* until no amount is owing to us in connection with the *facility* by you or the *guarantor* (if any).
9. Increasing interest rates may result in your *monthly repayments* being greater than you budgeted for. You must have sufficient cash reserves in your nominated Direct Debit account to pay for both loan interest and the required principal repayments when they are due (typically, at the end of each calendar month). If you miss a *monthly repayment*, we may sell some or all of the *secured property*, subject to any provisions in the *Facility Terms*..
10. Falling investment income may place a greater burden on your other sources of available cash. If you plan to use the cash distributions from your *investments* to help fund your *monthly repayments*, and these cash distributions are lower than expected, you will need to rely more heavily on other sources of cash to meet your monthly NAB Equity Builder obligations.
11. Changes in tax laws, or their interpretation, may have an adverse effect on your tax or financial position. You should seek advice from your tax adviser before proceeding with this product.

In this Application, 'Facility Terms' means the terms and conditions of the NAB Equity Builder Facility Terms accompanying this Application, and 'NAB' means National Australia Bank Limited.

If you do not have a copy of the Facility Terms, please contact NAB Equity Lending on **1300 135 145**.

## Application Checklist

### How to complete this Application

Before completing this Application, please ensure you:

1. Read and understand the Product Brochure and Facility Terms for NAB Equity Builder.
2. Read and understand the Risk Disclosure Statement in this Application.
3. Use the Application checklist below to ensure that you have provided us with all the essential information. Any incomplete information could delay the establishment of your facility.

**Note:** Terms which are defined in the Facility Terms have the same meaning in the Application. Please note that all applicants are subject to approval.

### Electronic identity verification

To meet our regulatory obligations under the Anti-Money Laundering and Counter Terrorism Financing Act, NAB needs to verify or re-verify your identity. This can be completed online (only if you consent) or if you don't want to verify online, you'll have to verify your identity at your nearest NAB branch.

With your consent to verify or re-verify your identity electronically on one or more occasions, NAB and its related companies may provide your name, address and date of birth to credit reporting bodies, as well as details and copies of your ID documents to a verification service to assess how well that information matches the information they hold about you or can access about you.

Also, the verification service may contact the authority that issued the document, use a government or other verification service, or use third party systems, databases and services (which may involve sending your information from Australia to New Zealand or vice versa) to perform the assessment.

The process of electronic verification will not include a credit check and will not affect your credit score.

Find out more about how NAB handles personal information in our **Privacy Policy** (available on [nab.com.au](http://nab.com.au)) including how to access or correct information NAB holds about you and how to make a privacy-related enquiry or complaint.

I confirm I have read this consent statement ☐

Do you want to verify your identity electronically? ☐ Yes ☐ No

### A – Please read and complete the following Sections (please tick to note completion):

- |   |                          |
|---|--------------------------|
| A Applicant Details (Individual, Joint, Company or Trust) | <input type="checkbox"/> |
| B Facility Limit Request, and Expected Loan Term          | <input type="checkbox"/> |
| C Financial Information                                   | <input type="checkbox"/> |
| D Direct Debit and Credit Authorisation                   | <input type="checkbox"/> |
| E Financial Adviser Details (optional)                    | <input type="checkbox"/> |
| F Financial Services Company Details (optional)           | <input type="checkbox"/> |
| G Tax File Number Notification                            | <input type="checkbox"/> |
| H Power of Attorney                                       | <input type="checkbox"/> |
| I Declarations and Signatures                             |                          |
| Part A – Business Purpose Declaration and Signature       | <input type="checkbox"/> |
| Part B – Handling Personal Information                    | <input type="checkbox"/> |
| Part C – Acknowledgements and Signatures                  | <input type="checkbox"/> |
| J Additional Authorised Representatives (optional)        | <input type="checkbox"/> |
| K Additional directors (optional)                         | <input type="checkbox"/> |
| L New to NAB clients                                      | <input type="checkbox"/> |
| M NAB Equity Builder - Loan Request Form (optional)       | <input type="checkbox"/> |

If you are new to NAB, please provide the ID documents as specified in Section L.

### B – Fees for Company and Trust Applicants

Establishment Fee for Company Applicant or Guarantor	\$150
Trust Deed Review Fee	\$150

Upon acceptance of your application, we will debit the relevant fees from the cash account you nominate in Section D.

**Note:** All applicants residing in Tasmania are subject to a State Government charge to cover stamping and registration of the Power of Attorney (Section H). If this applies, it will be debited from the cash account you nominate in Section D.

### C – Additional Personal Guarantees

Providers of third party loan security and the company directors of corporate applicants must provide personal guarantees. They must receive and read the NAB Equity Builder Guarantee Terms, and complete the NAB Equity Builder Guarantor Application Form.

Please email this completed Application to [equity.lending@nab.com.au](mailto:equity.lending@nab.com.au)

## Section A Applicant details

### First applicant

Title	Surname	First name	Middle name(s)	Date of birth
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>

What's your gender? ☐ Female ☐ Male ☐ Non-Binary ☐ Prefer not to say

Residential address

<input type="text"/>	State	Postcode
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Postal address – if different to residential address

<input type="text"/>	State	Postcode
----------------------	-------	----------

### Contact details

Mobile	Home telephone number	Email address
<input type="text"/>	( <input type="text"/> ) <input type="text"/>	<input type="text"/>

### Employment details

Occupation	Employer name
<input type="text"/>	<input type="text"/>

Citizenship

To continue you must have a minimum of one country of citizenship.

Are you an Australian citizen? ☐ Yes ☐ No

Are you a citizen of any other countries? (If you're a US citizen or green card holder, you must enter Yes) ☐ Yes ☐ No

If "Yes", please list below:

<input type="text"/>
<input type="text"/>

Are you an Australian resident for tax purposes? ☐ Yes ☐ No

Are you a resident of any other country for tax purposes? ☐ Yes ☐ No

If yes, download the supplementary form ([www.nabmarginlending.com.au/supform](http://www.nabmarginlending.com.au/supform)) and fill out section 1.

Tax residency rules differ by country. Whether an individual is tax resident of a particular country is often (but not always) based on the amount of time a person spends in a country, the location of a person's residence or place of work. For the US, tax residency can also be as a result of citizenship or residency.

### Nature of your relationship with NAB

We're required to ask the following questions to comply with Australian banking regulation

What is the intended nature of your banking relationship with NAB? (Select all that apply).

- |   |   |
|---|---|
| <input type="checkbox"/> To borrow money for purchases or asset investment  | <input type="checkbox"/> To build up savings and wealth                   |
| <input type="checkbox"/> To transact in financial instruments               | <input type="checkbox"/> To borrow money for personal real estate         |
| <input type="checkbox"/> To receive wages and/or investment income          | <input type="checkbox"/> To receive business earnings and make payments   |
| <input type="checkbox"/> To pay/receive money from trade (import/export)    | <input type="checkbox"/> To cover short term cash flow shortfalls         |
| <input type="checkbox"/> To pay for purchases, utilities, family or friends | <input type="checkbox"/> To pay for overseas purchases, family or friends |

### Your wealth

We're required to ask the following questions to comply with Australian banking regulation

Where does your wealth originate? (Select all that apply).

- |   |  |
|---|--|
| <input type="checkbox"/> Investment (e.g. property, shares, currencies) | <input type="checkbox"/> Income (e.g. salary or redundancy)    |
| <input type="checkbox"/> Assets (e.g. savings, sale of an asset)        | <input type="checkbox"/> Investor/owner funds                  |
| <input type="checkbox"/> Family inheritance, spouse, trust etc.         | <input type="checkbox"/> Gift/donation or windfall             |
| <input type="checkbox"/> Superannuation/pension                         | <input type="checkbox"/> Benefits, compensation or settlements |
| <input type="checkbox"/> Income from business                           | <input type="checkbox"/> Tax refund                            |
| <input type="checkbox"/> Government grant                               | <input type="checkbox"/> Loan                                  |
| <input type="checkbox"/> Third party                                    |  |

In which country does your wealth originate? (Select all that apply).

- ☐ Australia ☐ Other country(s)

If you selected "other country(s)", please list below:

<input type="text"/>
<input type="text"/>

## Second applicant

Title	Surname	First name	Middle name(s)	Date of birth
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>

What's your gender? ☐ Female ☐ Male ☐ Non-Binary ☐ Prefer not to say

Residential address

<input type="text"/>	State	Postcode
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Postal address – if different to residential address

<input type="text"/>	State	Postcode
----------------------	-------	----------

## Contact details

Mobile	Home telephone number	Email address
<input type="text"/>	( <input type="text"/> ) <input type="text"/>	<input type="text"/>

## Employment details

Occupation	Employer name
<input type="text"/>	<input type="text"/>

Citizenship

To continue you must have a minimum of one country of citizenship.

Are you an Australian citizen? ☐ Yes ☐ No

Are you a citizen of any other countries? (If you're a US citizen or green card holder, you must enter Yes) ☐ Yes ☐ No

If "Yes", please list below:

Are you an Australian resident for tax purposes? ☐ Yes ☐ No

Are you a resident of any other country for tax purposes? ☐ Yes ☐ No

If yes, download the supplementary form ([www.nabmarginlending.com.au/supform](http://www.nabmarginlending.com.au/supform)) and fill out section 1.

## Nature of your relationship with NAB

We're required to ask the following questions to comply with Australian banking regulation

What is the intended nature of your banking relationship with NAB? (Select all that apply).

- |   |   |
|---|---|
| <input type="checkbox"/> To borrow money for purchases or asset investment  | <input type="checkbox"/> To build up savings and wealth                   |
| <input type="checkbox"/> To transact in financial instruments               | <input type="checkbox"/> To borrow money for personal real estate         |
| <input type="checkbox"/> To receive wages and/or investment income          | <input type="checkbox"/> To receive business earnings and make payments   |
| <input type="checkbox"/> To pay/receive money from trade (import/export)    | <input type="checkbox"/> To cover short term cash flow shortfalls         |
| <input type="checkbox"/> To pay for purchases, utilities, family or friends | <input type="checkbox"/> To pay for overseas purchases, family or friends |

## Your wealth

We're required to ask the following questions to comply with Australian banking regulation

Where does your wealth originate? (Select all that apply).

- |   |  |
|---|--|
| <input type="checkbox"/> Investment (e.g. property, shares, currencies) | <input type="checkbox"/> Income (e.g. salary or redundancy)    |
| <input type="checkbox"/> Assets (e.g. savings, sale of an asset)        | <input type="checkbox"/> Investor/owner funds                  |
| <input type="checkbox"/> Family inheritance, spouse, trust etc.         | <input type="checkbox"/> Gift/donation or windfall             |
| <input type="checkbox"/> Superannuation/pension                         | <input type="checkbox"/> Benefits, compensation or settlements |
| <input type="checkbox"/> Income from business                           | <input type="checkbox"/> Tax refund                            |
| <input type="checkbox"/> Government grant                               | <input type="checkbox"/> Loan                                  |
| <input type="checkbox"/> Third party                                    |  |

In which country does your wealth originate? (Select all that apply).

- ☐ Australia ☐ Other country(s)

If you selected "other country(s)", please list below:

## Company applicant

The company directors who execute a NAB Margin Loan application will automatically be *authorised representatives* on the approved facility.  
Full name of the company as registered with ASIC, as well as Full business name (if any) *Note: Business name also includes Trading Name.*

	ACN	ABN

Registered address

	State	Postcode

Principal Place of Business

	State	Postcode

Postal address – if different to registered address

	State	Postcode

Industry/nature of business

--

Primary Contact Name (If primary contact is not a director please complete attachment 5)

--

Contact telephone number

( )
-----

Full name of Secretary

--

Is this company an Australian resident for tax purposes?

☐ Yes ☐ No

Is the company a financial institution<sup>1</sup>?

☐ Yes ☐ No

If yes, download the supplementary form ([www.nabmarginlending.com.au/supform](http://www.nabmarginlending.com.au/supform)) and fill out section 2.

Is this company a Public Listed Company, Majority Owned Subsidiary of a Public Listed Company, Governmental Entity, International Organisation, Central Bank or an Australian Registered Charity?

☐ Yes ☐ No

Is this company a tax resident of any other country?

☐ Yes ☐ No

If yes, download the supplementary form ([www.nabmarginlending.com.au/supform](http://www.nabmarginlending.com.au/supform)) and fill out section 1.

Is this company a Foreign Charity or an Active Non-Financial Entity<sup>2</sup>?

☐ Yes ☐ No

Are any of the directors or beneficial owners foreign residents for tax purposes?

☐ Yes ☐ No

1. As defined by Foreign Account Tax Compliance Act (FATCA), a Financial Institution may be any of the following:

- Custodial Institution – that conducts a substantial business of holding financial assets for others;
- Depository Institution – a bank or similar business that accepts deposits in the ordinary course of a business;
- Investment Entity – that conducts (or is managed by an entity that conducts)

- a) money market trading,
  - b) portfolio management, or
  - c) investing, administering or managing funds or money, as a business on behalf of a customer.
- Examples include managed funds, professional fund managers;

– Specified Insurance Company – Issues a cash value insurance contract or annuity;  
but excludes small passive investment vehicles, such as family trust and personal investment companies, that are not managed by professional trustees or fund managers.

2. An Active Non-Financial Entity (NFE) includes those entities that, during the previous reporting period, have derived less than 50% of their gross income from passive income (e.g. dividends, interests and royalties) and where less than 50% of their assets produced the passive income. For other types of Active NFEs, refer to Section VIII in the Annexure of the OECD 'Standard for Automatic Exchange of Financial Account Information' ([www.oecd.org](http://www.oecd.org)).

### Nature of your relationship with NAB

We're required to ask the following questions to comply with Australian banking regulation

What is the intended nature of your banking relationship with NAB? (Select all that apply).

- |   |   |
|---|---|
| <input type="checkbox"/> To borrow money for purchases or asset investment  | <input type="checkbox"/> To build up savings and wealth                   |
| <input type="checkbox"/> To transact in financial instruments               | <input type="checkbox"/> To borrow money for personal real estate         |
| <input type="checkbox"/> To receive wages and/or investment income          | <input type="checkbox"/> To receive business earnings and make payments   |
| <input type="checkbox"/> To pay/receive money from trade (import/export)    | <input type="checkbox"/> To cover short term cash flow shortfalls         |
| <input type="checkbox"/> To pay for purchases, utilities, family or friends | <input type="checkbox"/> To pay for overseas purchases, family or friends |

### Your wealth

We're required to ask the following questions to comply with Australian banking regulation

Where does your wealth originate? (Select all that apply).

- |   |  |
|---|--|
| <input type="checkbox"/> Investment (e.g. property, shares, currencies) | <input type="checkbox"/> Income (e.g. salary or redundancy)    |
| <input type="checkbox"/> Assets (e.g. savings, sale of an asset)        | <input type="checkbox"/> Investor/owner funds                  |
| <input type="checkbox"/> Family inheritance, spouse, trust etc.         | <input type="checkbox"/> Gift/donation or windfall             |
| <input type="checkbox"/> Superannuation/pension                         | <input type="checkbox"/> Benefits, compensation or settlements |
| <input type="checkbox"/> Income from business                           | <input type="checkbox"/> Tax refund                            |
| <input type="checkbox"/> Government grant                               | <input type="checkbox"/> Loan                                  |
| <input type="checkbox"/> Third party                                    |  |

In which country does your wealth originate? (Select all that apply).

- ☐ Australia      ☐ Other country(s)

If you selected "other country(s)", please list below:


**Director 1**

Title	Surname	First name	Middle name(s)	Date of birth
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>

Are you known by any other names? ☐ Yes ☐ No

Include any other names by which you have been known e.g. your maiden name, a prior legal name, or your preferred name

What's your gender? ☐ Female ☐ Male ☐ Non-Binary ☐ Prefer not to say

Residential address

<input type="text"/>	State	Postcode
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Postal address – if different to residential address

<input type="text"/>	State	Postcode
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Employment details

**Contact details**

Mobile	Work telephone number	Email address
<input type="text"/>	( <input type="text"/> ) <input type="text"/>	<input type="text"/>

Citizenship

To continue you must have a minimum of one country of citizenship.

Are you an Australian citizen? ☐ Yes ☐ No

Are you a citizen of any other countries? (If you're a US citizen or green card holder, you must enter Yes) ☐ Yes ☐ No

If "Yes", please list:

Are you a Beneficial owner<sup>1</sup> of the above company? ☐ Yes ☐ No

Are you an Australian resident for tax purposes? ☐ Yes ☐ No

Are you a resident of any other country for tax purposes? ☐ Yes ☐ No

If yes, download the supplementary form ([www.nabmarginlending.com.au/supform](http://www.nabmarginlending.com.au/supform)) and fill out section 1.

**Director 2**

Title	Surname	First name	Middle name(s)	Date of birth
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>

What's your gender? ☐ Female ☐ Male ☐ Non-Binary ☐ Prefer not to say

Residential address

<input type="text"/>	State	Postcode
----------------------	-------	----------

Postal address – if different to residential address

<input type="text"/>	State	Postcode
----------------------	-------	----------

Employment details

**Contact details**

Mobile	Work telephone number	Email address
<input type="text"/>	( <input type="text"/> ) <input type="text"/>	<input type="text"/>

Citizenship

To continue you must have a minimum of one country of citizenship.

Are you an Australian citizen? ☐ Yes ☐ No

Are you a citizen of any other countries? (If you're a US citizen or green card holder, you must enter Yes) ☐ Yes ☐ No

Are you a Beneficial owner<sup>1</sup> of the above company? ☐ Yes ☐ No

Are you an Australian resident for tax purposes? ☐ Yes ☐ No

Are you a resident of any other country for tax purposes? ☐ Yes ☐ No

If yes, download the supplementary form ([www.nabmarginlending.com.au/supform](http://www.nabmarginlending.com.au/supform)) and fill out section 1.

If the company has more than two directors, please complete Attachment 6 at the end of this form.



Please list all other beneficial owners<sup>1</sup> of the above company that are not listed as Director 1 or Director 2.

**Other Beneficial owner 1**

Title	Surname	First name	Middle name(s)	Date of birth
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>

What's your gender? ☐ Female ☐ Male ☐ Non-Binary ☐ Prefer not to say

Residential address or registered

<input type="text"/>	State	Postcode
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Postal address – if different to residential address

<input type="text"/>	State	Postcode
----------------------	-------	----------

Is the beneficial owner a tax resident of a country other than Australia? ☐ Yes ☐ No

If yes, download the supplementary form ([www.nabmarginlending.com.au/supform](http://www.nabmarginlending.com.au/supform)) and fill out section 1.

**Other Beneficial owner 2**

Title	Surname	First name	Middle name(s)	Date of birth
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>

What's your gender? ☐ Female ☐ Male ☐ Non-Binary ☐ Prefer not to say

Residential address or registered

<input type="text"/>	State	Postcode
----------------------	-------	----------

Postal address – if different to residential address

<input type="text"/>	State	Postcode
----------------------	-------	----------

Is the beneficial owner a tax resident of a country other than Australia? ☐ Yes ☐ No

If yes, download the supplementary form ([www.nabmarginlending.com.au/supform](http://www.nabmarginlending.com.au/supform)) and fill out section 1.

1. Beneficial owner: Owns (directly or indirectly) 25% or more of the company (for example, through ownership of shares or other structures of ownership). If there is no such individual, any individual who has the ability to control (directly or indirectly) the company. If there is no such individual identify any individual who is entitled (either directly or

indirectly) to exercise 25% or more of the voting rights, including a power of veto; or holds the position of Senior Managing Official (or equivalent)

### Trust applicant

Please complete the trustee's details at the beginning of this section (Individual or Company as appropriate) and include a copy of the trust deed (including all amendments) with this Application.

Name of Trustee

Name of Trust

Trust ABN

Type of Trust: e.g. Family, Unit, Other (please specify)

Industry/nature of business

Country in which Trust established: Australia, Other

Does the entity trade under a business name? ☐ Yes ☐ No

If Yes please provide Registered Business Name

Is the Trust an Australian resident for tax purposes? ☐ Yes ☐ No

Is the Trust a financial institution<sup>1</sup>? ☐ Yes ☐ No

If yes, download the supplementary form ([www.nabmarginlending.com.au/supform](http://www.nabmarginlending.com.au/supform)) and fill out section 2.

Is this Trust an Australian Registered Charity or Deceased Estate? ☐ Yes ☐ No

Is the trust a tax resident of any other country? ☐ Yes ☐ No

If yes, download the supplementary form ([www.nabmarginlending.com.au/supform](http://www.nabmarginlending.com.au/supform)) and fill out section 1.

Is this Trust a Foreign Charity or an Active Non-Financial Entity<sup>2</sup>? ☐ Yes ☐ No

Are any of the trustees, beneficiaries, associated parties (e.g. appointor/settlor), directors, or beneficial owners of the incorporated trustee, foreign residents for tax purposes? ☐ Yes ☐ No

### Nature of your relationship with NAB

We're required to ask the following questions to comply with Australian banking regulation

What is the intended nature of your banking relationship with NAB? (Select all that apply).

- |   |   |
|---|---|
| <input type="checkbox"/> To borrow money for purchases or asset investment  | <input type="checkbox"/> To build up savings and wealth                   |
| <input type="checkbox"/> To transact in financial instruments               | <input type="checkbox"/> To borrow money for personal real estate         |
| <input type="checkbox"/> To receive wages and/or investment income          | <input type="checkbox"/> To receive business earnings and make payments   |
| <input type="checkbox"/> To pay/receive money from trade (import/export)    | <input type="checkbox"/> To cover short term cash flow shortfalls         |
| <input type="checkbox"/> To pay for purchases, utilities, family or friends | <input type="checkbox"/> To pay for overseas purchases, family or friends |

1. As defined by Foreign Account Tax Compliance Act (FATCA), a Financial Institution may be any of the following:

- Custodial Institution – that conducts a substantial business of holding financial assets for others;
- Depository Institution – a bank or similar business that accepts deposits in the ordinary course of a business;
- Investment Entity – that conducts (or is managed by an entity that conducts)

- a) money market trading,
  - b) portfolio management, or
  - c) investing, administering or managing funds or money, as a business on behalf of a customer.
- Examples include managed funds, professional fund managers;

- Specified Insurance Company – Issues a cash value insurance contract or annuity; but excludes small passive investment vehicles, such as family trust and personal investment companies, that are not managed by professional trustees or fund managers.

2. An Active Non-Financial Entity (NFE) includes those entities that, during the previous reporting period, have derived less than 50% of their gross income from passive income (e.g. dividends, interests and royalties) and where less than 50% of their assets produced the passive income. For other types of Active NFEs, refer to Section VIII in the Annexure of the OECD 'Standard for Automatic Exchange of Financial Account Information' ([www.oecd.org](http://www.oecd.org)).

## Your wealth

We're required to ask the following questions to comply with Australian banking regulation

Where does your wealth originate? (Select all that apply).

- |   |  |
|---|--|
| <input type="checkbox"/> Investment (e.g. property, shares, currencies) | <input type="checkbox"/> Income (e.g. salary or redundancy)    |
| <input type="checkbox"/> Assets (e.g. savings, sale of an asset)        | <input type="checkbox"/> Investor/owner funds                  |
| <input type="checkbox"/> Family inheritance, spouse, trust etc.         | <input type="checkbox"/> Gift/donation or windfall             |
| <input type="checkbox"/> Superannuation/pension                         | <input type="checkbox"/> Benefits, compensation or settlements |
| <input type="checkbox"/> Income from business                           | <input type="checkbox"/> Tax refund                            |
| <input type="checkbox"/> Government grant                               | <input type="checkbox"/> Loan                                  |
| <input type="checkbox"/> Third party                                    |  |

In which country does your wealth originate? (Select all that apply).

- ☐ Australia ☐ Other country(s)

If you selected "other country(s)", please list below:


## Beneficiary/Settlor/Beneficial Owner Detail

Full name of each beneficiary/settlor/beneficial owner, or if the beneficiaries are in a class of membership, the details of the class:  
(When listed as a Class type, list Class type in name box.)

If the Settlor's identity or tax residency is unknown to the trustee, the trustee can self-certify that after reasonable inquiry, the trustee has no reason to believe that the Settlor is a tax resident of the US or any country other than Australia.

### Beneficiary/Settlor/Beneficial Owner Details 1

Title	Surname	First name	Middle name(s)	Date of birth
				/ /

Is the individual or entity a tax resident of a country other than Australia? ☐ Yes ☐ No

If yes, fill out the address, if applicable, below, download the supplementary form ([www.nabmarginlending.com.au/supform](http://www.nabmarginlending.com.au/supform))

Residential or registered address

	State	Postcode
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### Beneficiary/Settlor/Beneficial Owner Details 2

Title	Surname	First name	Middle name(s)	Date of birth
				/ /

Is the individual or entity a tax resident of a country other than Australia? ☐ Yes ☐ No

If yes, fill out the address and date of birth, if applicable, below, download the supplementary form ([www.nabmarginlending.com.au/supform](http://www.nabmarginlending.com.au/supform)) and fill out section 1.

Residential or registered address

	State	Postcode
--	-------	----------

### Beneficiary/Settlor/Beneficial Owner Details 3

Title	Surname	First name	Middle name(s)	Date of birth
				/ /

Is the individual or entity a tax resident of a country other than Australia? ☐ Yes ☐ No

If yes, fill out the address and date of birth, if applicable, below, download the supplementary form ([www.nabmarginlending.com.au/supform](http://www.nabmarginlending.com.au/supform)) and fill out section 1.

Residential or registered address

	State	Postcode
--	-------	----------

### Beneficiary/Settlor/Beneficial Owner Details 4

Title	Surname	First name	Middle name(s)	Date of birth
				/ /

Is the individual or entity a tax resident of a country other than Australia? ☐ Yes ☐ No

If yes, fill out the address and date of birth, if applicable, below, download the supplementary form ([www.nabmarginlending.com.au/supform](http://www.nabmarginlending.com.au/supform)) and fill out section 1.

Residential or registered address

	State	Postcode
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## Section B Facility details

### Part A – Requested facility limit

Requested facility limit

(minimum facility limit is \$20,000\*)

Expected loan term(s):  years

(nominate a loan term of 3 to 10 years)

\*Multiple loans may be opened and managed within an approved facility. The minimum loan drawdown per request is \$10,000.

#### Important note

The expected *loan term* you nominate above will be used to assess your requested *facility limit*; assuming the *home loan method* of principal repayment. If you are unsure, please nominate a shorter time period.

Each time you want to buy new *investments* using your NAB Equity Builder *facility*, you will be asked to nominate a *loan term* for the repayment of the *loan* that will be drawn to fund your *investments*. It is important that the loan term you request matches, or is very similar to, the term nominated on this application form.

We may review and revise down your approved *facility limit*, if the *loan term* you subsequently request is shorter than the one you have nominated on this application form.

To check the expected monthly cash flow obligations for different combinations of loan size, loan term and interest rate, please refer to the NAB Equity Builder Calculator on [nabmarginlending.com.au](http://nabmarginlending.com.au)

**Note:** For the same size loan, the monthly cash flow obligations will be higher for shorter loan terms.

#### Source of funds

Tell us the activities and countries expected to contribute to the ongoing funding of this account.

Which activities are expected to add funds to this account (Select all that apply).

- |   |  |
|---|--|
| <input type="checkbox"/> Investment (e.g. property, shares, currencies) | <input type="checkbox"/> Income (e.g. salary or redundancy)    |
| <input type="checkbox"/> Assets (e.g. savings, sale of an asset)        | <input type="checkbox"/> Investor/owner funds                  |
| <input type="checkbox"/> Family inheritance, spouse, trust etc.         | <input type="checkbox"/> Gift/donation or windfall             |
| <input type="checkbox"/> Superannuation/pension                         | <input type="checkbox"/> Benefits, compensation or settlements |
| <input type="checkbox"/> Income from business                           | <input type="checkbox"/> Tax refund                            |
| <input type="checkbox"/> Government grant                               | <input type="checkbox"/> Loan                                  |
| <input type="checkbox"/> Third party                                    |  |

Which countries are account funds expected to come from? (Select all that apply).

- ☐ Australia ☐ Other country(s)

If you selected "other country(s)", please list below:

#### Facility statements

Statements for your NAB Equity Builder *facility* will be made available regularly at [nabmarginlending.com.au](http://nabmarginlending.com.au). You'll need your User ID and password to access this part of the site. If you would like to receive hard copy statements, please tick the box below.

☐ Yes, please send hard copy statements to my postal address

Please note that your election will apply until you advise us that you wish to receive statements in an alternative manner.

### Part B – Refinance instruction

Please complete if you wish to use NAB Equity Builder to refinance your existing NAB Margin Loan (or a loan from another Margin Lender).

Name of Margin Lender\*:

Facility number:

Please select one: Full ☐ Partial† ☐

Refinance amount:

\* Please supply a copy of your most recent Margin Loan Statement (not required for a NAB loan).

† For a partial refinance, please list below the *investments* to be transferred (only select NAB Equity Builder *approved investments*).

Code	Investment name	Units/Qty

**Section C Financial Information**

- **Company and Trust applicants please include a copy of your most recent financial statements.**
- **For verification purposes, please provide us with evidence of your annual income, rental income and any other income (e.g. copies of two payslips from the past three months, or a copy of your most recent tax return).**

**Part A – Compulsory Additional information**

Have you taken out a loan to fund the equity contribution for this loan?

☐ No ☐ Yes (if 'yes', provide details below)

Was the loan secured against your primary residential property?

☐ No ☐ Yes

Amount borrowed

\$

Are you a “wholesale” investor (as defined under Section 761G of the Corporations Act 2001)? ☐ No ☐ Yes**Part B – Income and expenses**

	First Applicant/First Director	Second Applicant/Second Director
<b>Income (Monthly)</b>		
Salary (net)	\$	\$
Rental income (net)	\$	\$
Investment income (including dividends and interest)	\$	\$
Other income (detail below)	\$	\$
	\$	\$
	\$	\$
<b>TOTAL INCOME</b> (Columns must be totalled)	\$	\$
<b>Expenses (Monthly)</b>		
Mortgage payments (residential)	\$	\$
Mortgage payments (investment property)	\$	\$
Rental payments	\$	\$
Loan/other payments	\$	\$
Credit or store card payments	\$	\$
Existing margin loan payments	\$	\$
Other living expenses	\$	\$
	\$	\$
<b>TOTAL EXPENSES</b> (Columns must be totalled)	\$	\$

**Part C – Assets and liabilities**

Joint applications – apportion joint assets and liabilities evenly; e.g. for a \$200,000 joint asset or liability, enter \$100,000 for First Applicant/First Director and \$100,000 for Second Applicant/Second Director.

	First Applicant/First Director	Second Applicant/Second Director
<b>Assets</b>		
Property – Residential	\$	\$
Property – Investment	\$	\$
Cash	\$	\$
Investment (e.g. shares, funds)	\$	\$
Other assets (excluding superannuation)	\$	\$
	\$	\$
<b>TOTAL ASSETS</b> (Columns must be totalled)	\$	\$
<b>Liabilities</b>		
Residential property mortgage	\$	\$
Investment property mortgage	\$	\$
Other loan/s	\$	\$
Credit or store card limit	\$	\$
Existing margin loan limit	\$	\$
Other liabilities	\$	\$
	\$	\$
<b>TOTAL LIABILITIES</b> (Columns must be totalled)	\$	\$

## Section D Direct debit and credit authorisation

Please read the Direct Debit Request Service Agreement in the Facility Terms before completing this form.

By completing this Direct Debit Request, the applicant(s) authorise National Australia Bank Limited (the User) (User ID number 153106) to arrange for any amount National Australia Bank Limited may debit or charge the applicant(s) under the NAB Equity Builder Facility Terms in respect of interest charges and other fees and charges or for *required loan contributions* or for *monthly repayments* to be debited through the Bulk Electronic Clearing System from an account held at the financial institution identified below subject to the terms and conditions of the *Direct Debit Request Service Agreement* and the applicant(s) instructions provided for each new loan.

### Name and address of financial institution at which account is held

(Note: the bank account must be held in the borrower's name, and a recent bank statement must be provided for a non-NAB account)

Name of financial institution

Address of financial institution

<input type="text"/>		State	Postcode
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### Details of account to be debited

Name of account

BSB number

Account number

### Direct Credit Request

The default destination account for any credit balance will be the account listed above for direct debit purposes. Unless advised otherwise, this account will be the destination account for distributions associated with any new investment made with a NAB Equity Builder loan.

It is mandatory to provide a valid cash account for the NAB Equity Builder facility to be established.

### Optional second account:

Your *monthly repayments* will comprise interest charges and principal repayments. If you want to separate these amounts across two accounts, the account below can be nominated for the monthly principal repayments.

Name of financial institution

Address of financial institution

<input type="text"/>		State	Postcode
----------------------	--	-------	----------

### Details of account to be debited

Name of account

BSB number

Account number

## Section E Financial Adviser details

### Financial Adviser details

You authorise us to take instructions from this financial adviser on your behalf.

Adviser name

Company name

Licensed dealer group (if applicable)

Address

<input type="text"/>		State	Postcode
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### Contact details

Mobile

Work telephone number

Email address

I/We permit our nominated financial adviser to access our facility details via NEL Website Yes ☐ No ☐

## Section F Financial Services Company details

### Financial Services Company details

You authorise this company and their service providers; (eg: an SMSF administrator, accounting firm, financial advisory firm, or stockbroking firm) to have access to your account, or to receive information about your account.

You do not authorise this company to make any changes to your account, or to provide any instructions on your behalf.

Company name

Address

<input type="text"/>	
State	Postcode

Email address

Telephone number

## Section G Tax File Number Notification

### Tax File Number ('TFN')

We are authorised to collect your TFN under the Income Tax Assessment Act 1936 and will use your TFN to report details of interest earned to the Australian Taxation Office. It is not compulsory to provide your TFN and it is not an offence if you decline to do so. If you do not provide your TFN or advise us that you are eligible for an exemption from providing a TFN, Withholding Tax may be deducted from your dividends and distributions at the maximum marginal tax rate (plus the Medicare Levy). If you require further information on the use and collection of TFNs, contact your tax adviser or the Australian Taxation Office.

If you quote your TFN you authorise each of National Australia Bank Limited and National Margin Services Pty Ltd as your agent to provide your TFN details as provided to investment bodies in connection with the Facility. To avoid doubt this authority extends to the provision of your TFN to the relevant investment body for further investments in connection with the Facility. This authority is to apply until such time as it is revoked in writing to us. If you don't have your TFN or Exemption you can provide it to us later.

Applicant 1

I confirm I have read this notification ☐ Do you wish to provide your Tax File Number now? ☐ Yes ☐ No

Name of first applicant

Tax File Number

Applicant 2

I confirm I have read this notification ☐ Do you wish to provide your Tax File Number now? ☐ Yes ☐ No

Name of second applicant

Tax File Number

Company/trust applicant

I confirm I have read this notification ☐ Do you wish to provide your Tax File Number now? ☐ Yes ☐ No

Name of company/trust applicant

Tax File Number

## Section H Power of Attorney

This power of attorney is given by each *client* (each of whom is called 'Principal').

- The Principal appoints each employee of National Australia Bank Limited ABN 12 004 044 937 ('NAB') and any related body corporate of NAB (as defined by the Corporations Act), whose title is or includes the word 'Manager' ('Attorneys') jointly and each of them severally to be the Principal's attorneys.
- The Attorneys may do in the name of the Principal and on the Principal's behalf everything necessary or expedient to:
  - execute and deliver any NAB Equity Builder Facility Terms between NAB, National Margin Services Pty Ltd ABN 81 088 233 872, NMS Nominees Pty Ltd ABN 62 088 233 792 and the Principal as a client; and
  - complete blanks and make amendments, alterations and additions to the documents described in (a) considered necessary or desirable by the Attorneys (including, without limitation, changes to parties); and
  - execute and deliver any other documents or do any other acts which are referred to in the documents described in (a) or which are ancillary or related to them or the transactions contemplated by them, in the absolute discretion of the Attorneys; and
  - appoint one or more substitute attorneys to exercise, or delegate to one or more sub-attorneys the power to exercise, one or more of the powers given to the Attorneys, and to revoke any of those appointments, and in this power of attorney, 'Attorneys' includes a substitute attorney and sub-attorney appointed under this clause; and
  - stamp and register this power of attorney.
- The Attorneys may do any of these things despite the fact that a document they execute in the exercise of their powers itself contains a power of attorney or appointment of an attorney or agent for any purpose whatsoever.
- The Principal declares that all acts, matters and things done by the Attorneys in exercising powers under this power of attorney will be as good and valid as if they had been done by the Principal and agrees to ratify and confirm whatever the Attorneys do in exercising powers under this power of attorney.
- The Principal indemnifies each of the Attorneys against liability, loss, costs, charges or expenses arising from the exercise of powers under this power of attorney, except if caused by the fraud, negligence or misconduct of NAB or the Attorney.



6. The Principal declares that a person (including, but not limited to, a firm, body corporate, unincorporated association or authority) who deals with any of the Attorneys in good faith may accept a written statement signed by any of the Attorneys to the effect that this power of attorney has not been revoked as conclusive evidence of that fact.
7. The Principal declares that the Principal and a person (including, but not limited to, an executor, administrator, successor, substitute or assign) claiming under the Principal are bound by anything the Attorneys do in exercising powers under this power of attorney.
8. The Principal declares that this power of attorney is given for valuable consideration and is given by way of security to secure the performance of obligations owed by the Principal to NAB and is irrevocable for so long as any of those obligations remain undischarged, unless NAB consents to its revocation.
9. The Attorneys are expressly authorised to do any act as a result of which a benefit may be conferred on the Attorneys, NAB, any related body corporate of NAB or any of them.

## Section I Declarations and Signatures

### Part A – Business Purpose Declaration – Individual/Joint Applicants only

I/We declare that the credit to be provided to me/us by National Australia Bank Limited is to be applied wholly or predominantly for:

- business purposes; or
- investment purposes other than investment in residential property.

#### IMPORTANT

You should **only** sign this declaration if this loan is wholly or predominantly for business purposes or investment purposes. By signing this declaration you may **lose** your protection under the National Credit Code.

By signing this declaration you may **lose** your protection under the National Credit Code.

Signature – first applicant



Signature – second applicant



Full name (BLOCK LETTERS)

Full name (BLOCK LETTERS)

Date

/ /

Date

/ /

### Part B – Handling personal information

#### NAB may give information about me/us to my/our representatives

NAB may exchange information about me/us with any person acting on my/our behalf including my/our broker or referrer, solicitor, conveyancer or settlement agent, to process this application and establish and manage the loan.

#### NAB may give information about me/us to NAB's service providers

NAB may exchange information about me/us with its relevant service providers (including any service provider located outside Australia). (Refer to NAB's Privacy Policy and Privacy Notification for more information about overseas countries where NAB may send personal information).

#### NAB may give personal information about me/us 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/our relationship with NAB and its related companies.

#### Information I/we give NAB about other people

If I/we give NAB information about another individual (such as my/our employer, spouse, referee or solicitor), I/we will let them know that:

- NAB has collected their information to assess this application, to manage any NAB loan I/we 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 [www.nab.com.au/privacy](http://www.nab.com.au/privacy) and in NAB's Privacy Notification at [www.nab.com.au/privacynotification](http://www.nab.com.au/privacynotification) and they can also request a copy by asking NAB; and
- I/we may not be able to get credit from NAB unless NAB obtains their information.

#### Information I give NAB about other people

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

- NAB has collected their information to assess my application to become a borrower, to manage any NAB loan I borrow 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 [www.nab.com.au/privacy](http://www.nab.com.au/privacy) and in NAB's Privacy Notification at [www.nab.com.au/privacynotification](http://www.nab.com.au/privacynotification) and they can ask NAB for copies of these documents; they can access their information by contacting NAB on 13 22 65; and
- NAB may not accept me as a loan applicant and I may not be able to get credit from NAB unless NAB obtains their 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 us assess your credit worthiness.

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

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

NAB's Privacy Policy is at [www.nab.com.au/privacy](http://www.nab.com.au/privacy) and NAB's Privacy Notification is at [www.nab.com.au/privacynotification](http://www.nab.com.au/privacynotification). You can also request copies of these documents from NAB at any time. NAB will also provide you with a copy of the Privacy Notification.

### Acknowledgment and consent

By signing below, I/we acknowledge and agree as follows:

#### NAB may obtain personal information about me/us from a credit reporting body

NAB may obtain information about me/us from a credit reporting body to assess my/our 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/us with other credit providers

NAB may exchange personal information about me/us with other credit providers. This information may be used to assess this application, assist me/us to avoid defaulting on my/our credit obligations, to notify other credit providers of a default by me/us, to assess my/our credit worthiness. 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 about me with joint borrowers/joint applicants

If there are joint applicants under this application, NAB may exchange personal information about any of us with each other applicant to process this application and to administer the credit facility.

#### NAB may give information to guarantors and potential guarantors

NAB may give personal information about me/us to a potential or existing *guarantor* (or their authorised legal representative) to assist them to consider whether to act as a *guarantor* or to offer property as security and to inform them about:

- this application, the credit guaranteed or to be guaranteed;
- my/our credit worthiness, credit capacity or credit history; and
- any other matter NAB reasonably believes is relevant for a potential *guarantor* or *guarantor*.

The information that NAB may give to a *guarantor* or potential *guarantor* 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). Information will only be given to a potential *guarantor* enable them to consider whether to offer to act as a *guarantor* or to offer property as security.

#### NAB may give personal information about me/us to others to check information

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

## Part C – Acknowledgement and Signatures

I/We apply for a NAB Equity Builder Facility with National Australia Bank Limited ('NAB'), National Margin Services Pty Ltd ('NMS') and NMS

Nominees Pty Ltd ('Nominees'). By executing this Application, I/we, the client grant the power of attorney contained in this *application form* as Principal authorising each Attorney, among other things, to execute the Facility Terms. I/We acknowledge having read the NAB Equity Builder Facility Terms and the Risk Disclosure Statement. By executing this *application form*, where I/we have also completed any of Attachment 3 – Direct Debit Request:

- I/we acknowledge having read the terms and conditions governing the debit arrangements between NAB and us as set out in this Direct Debit Request and in the Direct Debit Request Service Agreement in the Facility Terms; and
- I/we make the declarations that:
  - this Direct Debit Request authorises NAB to instruct the financial institution to debit the account (as described) on the applicant(s) behalf;
  - all information given to NAB is accurate and not misleading and that the applicant(s) is aware that NAB is relying on it; and
  - the applicant(s) will not alter the direct debit arrangements (including closing or changing the account described) set out in the Direct Debit Request without notifying NAB at least 14 days prior to the next debit day due date.

I/We consent to:

- NAB providing information to third parties as contemplated by Part 6 of the Facility Terms.
- NAB communicating to me/us via electronic means if I/we have provided my/our email address as part of this application.

I/We acknowledge that:

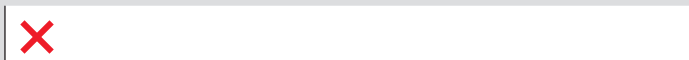
- NAB does not provide any legal or tax advice about this product, or advice as to the suitability of this product for me/us.
- NAB does not provide any financial advice or recommendation about any specific *stock* or *managed fund investment* which may be accessed via this product. You should seek separate advice in relation to these matters if needed.
- NAB recommends to me/us that I/we seek independent legal, tax and financial advice on the suitability of this product for me/us.
- NMS and Nominees are wholly owned subsidiaries of NAB. NMS and Nominees are not Authorised Deposit Taking Institutions and their obligations do not represent deposits or other liabilities of NAB. NAB does not guarantee the obligations or performance of NMS or Nominees or the products or services these subsidiaries offer

**Refinance and *investment* transfer authority:**

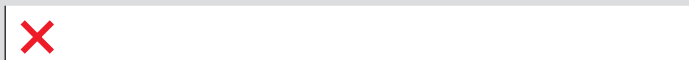
- I /We (or acting in capacity as Company Directors or trustees of a Trust), in the case of a full refinance, authorise the transfer of all *investments* held as loan security to NMS Nominees Pty Ltd.
- In the case of a partial refinance, I/We authorise the transfer of the *investments* listed in Section B and N of this application form to NMS Nominees Pty Ltd.
- I/We also authorise National Australia Bank Limited to pay out any outstanding *loan* against these *investments* (if any).

**Signed Sealed and Delivered by the Applicant****Individual/Joint Applicants**

Signature – first applicant



Signature – second applicant



Full name (BLOCK LETTERS)

Full name (BLOCK LETTERS)

Date

Date

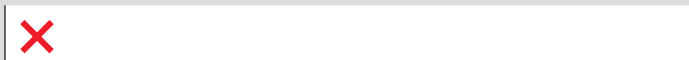
**Company Applicant**

Executed by

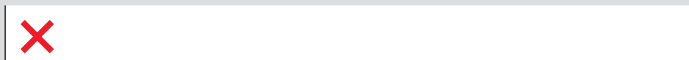
\*Name of Company

in accordance with subsection 127(1) of the Corporations Act by authority of its director(s).

Signature of authorised person



Signature of authorised person



Full name (BLOCK LETTERS)

Full name (BLOCK LETTERS)

Office held  
(Director, Secretary or Sole Director and Sole Company Secretary)Office held  
(Director or Secretary)

Date

Date

\*If the applicant is a proprietary company with a sole director who is also the sole company secretary, that person states that they sign as both the sole director and the sole company secretary. In all other cases, the Application should be signed by two directors or a director and company secretary.

## Section J Authorised Representatives

**Note:** Individual applicants residing overseas must appoint at least one *authorised representative* and that person(s) must reside in Australia. The company directors who execute a NAB Equity Lending application form will automatically be *authorised representatives* on the approved facility.

National Australia Bank Limited, National Margin Services Pty Ltd and NMS Nominees Pty Ltd and their related entities ('we') are each authorised to act on the instructions of the person(s) nominated in this section as your *authorised representative(s)*. *Authorised representatives* are able to do anything you can do under the *facility* except to request an increase in the *facility limit*. This authorisation will remain in place until you provide NAB Equity Lending with a written request to terminate their appointment. If more than one person is nominated, we may act on the instructions of any of them unless otherwise advised.

The *authorised representative(s)* confirms that they have read the Product Disclosure Statement and Facility Terms for NAB Equity Builder and the Product Disclosure Statement for the *cash management account*.

### First authorised representative

Title	Surname	First name	Middle name(s)	Date of birth
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>

Residential address

<input type="text"/>	State	Postcode
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Postal address – if different to residential address

<input type="text"/>	State	Postcode
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Relationship to applicant

Are you an Australian resident for tax purposes? ☐ Yes ☐ No

Are you a tax resident of a country other than Australia? ☐ Yes ☐ No

If yes, download the supplementary form ([www.nabmarginlending.com.au/supform](http://www.nabmarginlending.com.au/supform)) and fill out section 1.

### Contact details

Mobile	Home telephone number	Email address
<input type="text"/>	( <input type="text"/> ) <input type="text"/>	<input type="text"/>

Signature<sup>†</sup> – first authorised representative

<sup>†</sup>By signing this section, the *authorised representative* agrees to be the *authorised representative* of the applicant(s) for the purpose contemplated by this Application and acknowledges receiving NAB's Privacy Notification.

Signature – first applicant

Title	Surname	First name	Middle name(s)
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Signature – second applicant

Title	Surname	First name	Middle name(s)
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

## Second authorised representative

Title	Surname	First name	Middle name(s)	Date of birth
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>

Residential address

<input type="text"/>	State	Postcode
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Postal address – if different to residential address

<input type="text"/>	State	Postcode
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Relationship to applicant

Are you an Australian resident for tax purposes? ☐ Yes ☐ No

Are you a tax resident of a country other than Australia? ☐ Yes ☐ No

If yes, download the supplementary form ([www.nabmarginlending.com.au/supform](http://www.nabmarginlending.com.au/supform)) and fill out section 1.

### Contact details

Mobile	Home telephone number	Email address
<input type="text"/>	<input type="text"/> ( <input type="text"/> ) <input type="text"/>	<input type="text"/>

Signature<sup>†</sup> – second authorised representative

<sup>†</sup>By signing this section, the *authorised representative* agrees to be the *authorised representative* of the applicant(s) for the purpose contemplated by this Application and acknowledges receiving NAB's Privacy Notification.

Signature – first applicant

Signature – second applicant

Full name

Full name

**Section K Additional Directors****Director 3**

Title	Surname	First name	Middle name(s)	Date of birth
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>

Are you known by any other names? ☐ Yes ☐ No

Include any other names by which you have been known e.g. your maiden name, a prior legal name, or your preferred name

What's your gender? ☐ Female ☐ Male ☐ Non-Binary ☐ Prefer not to say

Residential address

<input type="text"/>	State	Postcode
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Postal address – if different to residential address

<input type="text"/>	State	Postcode
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Employment Details

**Contact details**

Mobile	Work telephone number	Email address
<input type="text"/>	( <input type="text"/> ) <input type="text"/>	<input type="text"/>

Citizenship

To continue you must have a minimum of one country of citizenship.

Are you an Australian citizen? ☐ Yes ☐ NoAre you a citizen of any other countries? (If you're a US citizen or green card holder, you must enter Yes) ☐ Yes ☐ NoAre you an Australian resident for tax purposes? ☐ Yes ☐ NoAre you a resident of any other country for tax purposes? ☐ Yes ☐ NoIf yes, download the supplementary form ([www.nabmarginlending.com.au/supform](http://www.nabmarginlending.com.au/supform)) and fill out section 1.**Director 4**

Title	Surname	First name	Middle name(s)	Date of birth
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>

Are you known by any other names? ☐ Yes ☐ No

Include any other names by which you have been known e.g. your maiden name, a prior legal name, or your preferred name

What's your gender? ☐ Female ☐ Male ☐ Non-Binary ☐ Prefer not to say

Residential address

<input type="text"/>	State	Postcode
----------------------	-------	----------

Postal address – if different to residential address

<input type="text"/>	State	Postcode
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Employment Details

**Contact details**

Mobile	Work telephone number	Email address
<input type="text"/>	( <input type="text"/> ) <input type="text"/>	<input type="text"/>

Citizenship

To continue you must have a minimum of one country of citizenship.

Are you an Australian citizen? ☐ Yes ☐ NoAre you a citizen of any other countries? (If you're a US citizen or green card holder, you must enter Yes) ☐ Yes ☐ NoAre you an Australian resident for tax purposes? ☐ Yes ☐ NoAre you a resident of any other country for tax purposes? ☐ Yes ☐ NoIf yes, download the supplementary form ([www.nabmarginlending.com.au/supform](http://www.nabmarginlending.com.au/supform)) and fill out section 1.

## Section L New to NAB Customers

### 100 Point ID Check

Please provide certified documentation verifying the customer's full name **and** either date of birth **or** residential address by selecting **TWO** documents from the list below.

**NOTE:** At least **ONE** document must be included from **Table A**.

#### Table A: Primary Identification

Australian driver's licence containing a photograph of the person
Australian passport (a passport that has expired within the preceding 2 years is acceptable)
Card issued under a State or Territory for the purpose of proving a person's age containing a photograph of the person
Foreign passport or similar travel document containing a photograph of the person*
Australian birth certificate <i>or</i> Australian citizenship certificate (these documents cannot be used together for the purposes of identification)

#### Table B: Secondary Identification

National identity card issued by a foreign government*
A document issued by the Commonwealth or a State or Territory within the preceding 12 months that records the provision of financial benefits and contains the individual's name and residential address
A document issued by the Australian Taxation Office within the preceding 12 months which contains the individual's name and residential address
A document issued by a local government body or utilities provider within the preceding 3 months which records the provision of services to that address or to that person (the document must contain the individual's name and residential address)
Foreign driver's licence that contains a photograph of the person in whose name it is issued and the individual's date of birth*
Australian Government issued Medicare card
Australian Government issued ID or permit card, sealed in plastic
Australian driver's licence issued on paper
Letter of reference or equivalent originating from Aboriginal/Torres Strait Islanders Community Leaders

\*Documents not written in English must be accompanied by an English translation prepared by an accredited translator.

### Approved Certifiers

A **certified** copy means a document that has been certified as a true copy of an original document by a person listed in Part 1 or Part 2 to of the Statutory Declarations Regulations 2023, including:

- A judge
- A magistrate
- A chief executive officer of a Commonwealth court
- A registrar or deputy registrar of a court
- A notary public
- A police officer
- An agent of the Australian Postal Corporation who is in charge of supplying postal services to the public
- An Australian consular officer or an Australian diplomatic officer (within the meaning of the Consular Fees Act 1955)
- A permanent employee of the Australian Postal Corporation with 5 or more years of continuous service who is employed in an office providing postal services to the public
- A finance company officer with 5 or more years of continuous service
- A Justice of the Peace
- Accountant who is:
  - (a) fellow of the National Tax Accountants' Association;
  - or
  - (b) a member of any of the following:
    - (i) Chartered Accountants Australia and New Zealand;
    - (ii) the Association of Taxation and Management Accountants;
    - (iii) CPA Australia;
    - (iv) the Institute of Public Accountants
- A legal practitioner
- Bank officer with 5 or more continuous years of service
- Credit union officer with 5 or more years of continuous service

### Certified Copy Requirements

A **certified copy** is a document that has been approved as a true copy of an original document.

The following certification requirements **must appear on each page of the copy**:

- **Full printed name** of the Approved Certifier e.g. Michelle Helena Citizen
- **Full address** of the Approved Certifier
- Registration number (if applicable)
- Date that the document was certified
- The text: **“This is to certify that this is a true copy of the original which I have sighted”**
- Signature of the Approved Certifier
- The capacity in which they have certified the document, e.g. **A police officer** etc.

### Section M NAB Equity Builder – Loan Request Form (optional)

#### Loan Request and Investment Instruction (please read form guidelines on the next page)

I/we request National Australia Bank Limited to purchase the *approved investments* listed in this loan request. I/we acknowledge that any *investments* acquired will become *secured property* under my/our NAB Equity Builder Facility.

Item	Description	Value	Notes
<b>A</b>	Value of new <i>investments</i> to be purchased <sup>1</sup>	\$	See Table 1
<b>B</b>	<i>Loan</i> amount <sup>2</sup>	\$	
<b>C</b>	Cash contribution <sup>3</sup> (deposit)	\$	Via Direct Debit
<b>D</b>	Existing <i>investments</i> to be held as loan security <sup>4</sup>	\$	See Table 2
<b>E</b>	Expected value of Total Loan Security	\$	= A + D
<b>F</b>	Estimate of initial gearing	%	= B ÷ E
<b>G</b>	Loan Term (3-10 years) <sup>5,6</sup>	years	
<b>H</b>	Loan repayment style <sup>7</sup>		SLM or HLM <sup>7</sup>

**Table 1: Approved investments to be purchased<sup>8, 9, 10</sup>**

Code	Investment Name	Platform (if applicable) <sup>11</sup>	Value
			\$
			\$
			\$
			\$
			\$
		<b>Total Value</b>	<b>\$</b>

**Table 2: Existing investments to be provided (non-cash)**

Code	Investment Name	Facility ID (if applicable) <sup>12</sup>	Current Value
			\$
			\$
		<b>Total Value</b>	<b>\$</b>

**Table 3: Reset and combine these existing NAB Equity Builder loans with the above loan request**

Facility ID	Investment Value	Loan Value
	\$	\$
	\$	\$
<b>Total</b>	<b>\$</b>	<b>\$</b>



## Applicant Signatures

This form must be signed by the Applicant or their *authorised representative*.

### Individual/Joint Applicants

Signature – first applicant

✗

Full name (BLOCK LETTERS)

Date

/ /

Signature – second applicant

✗

Full name (BLOCK LETTERS)

Date

/ /

### Company Applicant

Executed by

\*Name of Company

in accordance with subsection 127(1) of the Corporations Act by authority of its director(s).

Signature of authorised person

✗

Full name (BLOCK LETTERS)

Office held  
(Director, Secretary or Sole Director and Sole Company Secretary)

Date

/ /

Signature of authorised person

✗

Full name (BLOCK LETTERS)

Office held  
(Director or Secretary)

Date

/ /

\* If the applicant is a proprietary company with a sole director who is also the sole company secretary, that person states that they sign as both the sole director and the sole company secretary. In all other cases, the Application should be signed by two directors or a director and company secretary.

### Loan Request Form Guidelines

1. NMS Nominees Pty Ltd is responsible for the execution of all transactions.
2. The total of any new loan drawdown, plus the total of the initial drawdowns of any current loans, must not exceed your approved *facility limit*. The minimum initial drawdown per loan is \$10,000.
3. Unless agreed otherwise, any cash contribution will be collected from your nominated *account for direct debit*.
4. All *secured property* will be registered in the name of NMS Nominees P/L <applicant>.
5. Loan term should be the same or longer than the term estimate provided in your *facility application form*.
6. Loan terms of 11 to 15 years may be accepted subject to a transaction gearing level maximum of 65%.
7. Repayment style: SLM: *straight line method*, HLM: *home loan method*. Refer to Facility Terms for definitions.
8. If you wish to purchase an *managed fund investment*, please complete the fund manager's application form and provide any extra requested paperwork, and include it with this *application form*.
9. All purchases of ASX securities will be transacted at the prevailing market price and will include brokerage.
10. Price movements of an ASX security may result in a different transacted value to that nominated in this *form*.
11. Please contact NAB Equity Lending to confirm the current list of approved investment platforms.
12. The transfer of existing *investments* for inclusion as *secured property* may come from an existing NAB Equity Builder or NAB Equity Lending facility. Please contact NAB Equity Lending to confirm the value of *secured property* available for transfer from an existing *facility*.
12. The transfer of existing *investments* for inclusion as *secured property* may come from an existing NAB Equity Builder or NAB Equity Lending facility. Please contact NAB Equity Lending to confirm the value of *secured property* available for transfer from an existing *facility*.

Words written in *italics* have the same meaning as those in clause 47 of the NAB Equity Builder Facility Terms.

For more information call

**1300 135 145**

8.30am – 5.00pm AEST/AEDT, Monday to Friday

Email [equity.lending@nab.com.au](mailto:equity.lending@nab.com.au)

or visit [nabmarginlending.com.au](http://nabmarginlending.com.au)



Hearing impaired customers  
with telephone typewriters can contact us  
on **1300 363 647**