

# Broker Application For Accreditation

Banking with purpose.



## Broker Personal and Business Details

### Name as per photo identification

Title  Mr  Mrs  Ms  Miss  Other

Last name  First name

Middle name(s)  Date of birth

Residential address (PO Box is not acceptable)

Aggregation Group

Business/Broker group Name  Number of Brokers in group

Business/Company Address

Business/Company Mailing Address (if different from above)

Business Phone Number  Business Mobile Number

Broker Email Address

## Licensing / Registration Details - Please select from the following 3 options and provide details.

1.  I am a Credit Representative (CR) of a holder of an Australian Credit Licence (ACL):

ACL Registered Name:  ACL Number:

Your Name:  CR Number:

2.  I have been issued with an ACL:

ACL Registered Name:  ACL Number:

3.  I am an employee/director of a holder of an ACL (please circle):

ACL Registered Name:  ACL Number:

## Broker Declarations

Within the last ten years have you ever been declared bankrupt or been subject to control under the Bankruptcy Act 1966?  
If yes, please provide explanation why and the bankruptcy discharge date.  Yes - please provide details below.  No

Have you been found guilty of any offence or crime, or charged with any offence including fraud, dishonesty or money laundering in the last 5 years which has not been fully determined before a court or otherwise withdrawn or dismissed?  Yes - please provide details below.  No

Have you ever had an application for the grant or renewal of a financial services licence or registration refused or declined?  Yes - please provide details below.  No

Have you had a lender, originator or industry association decline an application or withdraw your/their accreditation of membership?  Yes - please provide details below.  No

Have you had any licence, registration or permission to carry a business under any enactment suspended or cancelled, or otherwise been disqualified from carrying on any occupation, profession or business?  Yes - please provide details below.  No

Have you had any Professional Indemnity Insurance (PI) declined in the last 5 years?  Yes - please provide details below.  No

Please provide further details where you have answered YES to any of the above:

I acknowledge that I hold one, as a minimum, either Certificate IV or Diploma in Financial Services (Finance/Mortgage Broking).  Yes  No

I acknowledge that I have completed the minimum of one year experience in the banking or mortgage broking industry.  Yes  No

## Privacy Statement

### What this statement is about

Your right to privacy is important to us. The Privacy Act 1988 regulates the way Goulburn Murray Credit Union ("we", "our" or "us") uses personal information. This statement explains your privacy rights and our rights and obligations in relation to personal information about you. Please read it carefully.

We collect personal information to assist us in processing Applications for Accreditation. Generally, we collect such personal information directly, but we may also collect this from, eg, a credit reporting agency (see below under Disclosure of personal information about you). If you do not provide us with sufficient personal information about you, we may not be able to enter into formal arrangements with you. Our Credit Reporting and Privacy Policy is available on our website [gmcu.com.au](http://gmcu.com.au). The Credit Reporting and Privacy Policy sets out how you can access and seek correction to personal information about you; how you may make a complaint regarding a privacy breach and how we deal with privacy complaints.

### How we may use personal information about you

We use personal information about you to:

- assess whether to accept your Application for Accreditation
- administer and manage our relationship with you
- facilitate our internal business operations, including fulfilment of any legal requirements and confidential systems maintenance and testing, and
- inform you of products and services provided by us which we consider may be of value or interest to your clients.

### Disclosure of personal information about you

We may disclose your personal information if it is necessary to do so in the following circumstances:

- to any regulatory body
- to your employer or the aggregator with which you engage in credit activities
- to any credit reporting agency to obtain a commercial credit report, trade reference or other commercial information about you to consider your Application for Accreditation
- to our external service providers that provide services for the purposes only of our business, on a confidential basis, for example legal advisers and mailing houses
- to any persons acting on your behalf, including a solicitor or accountant, unless you tell us not to
- to any party acquiring an interest in any business and
- if you request us to do so or if you consent or where the law requires or permits us to do so.

We are not likely to disclose personal information about you to overseas recipients.

## Aggregator approval and declaration

I / we request that GMCU accredit

to act as our credit representative/nominee in accordance with our intermediary arrangements.

I / we confirm that the information provided in this application is true and correct and that the broker applying for accreditation in this application meets the following criteria and has provided our office with evidence of the same;

1.  year(s) banking and/or mortgage broking industry experience
2. Holds either Certificate IV or Diploma in Financial Services (Finance/Mortgage Broking) - please specify:  Cert IV  Diploma  None
3. Australian Citizen or Permanent Resident of Australia

I acknowledge that

- Has conducted and verified Brokers Identification (including individual and/or directors of the Broker);
- Has clear police reports which are less than 12 months old from application;
- Has received clear credit check for bankruptcy for each broker which is less than 3 months old from application;
- Ensures that the Broker has completed an anti-money laundering training in the last 2 years;
- Is responsible for the Broker's conduct, remuneration and legislative obligations;
- Will promptly notify Goulburn Murray Credit Union Co-operative Ltd of any change to our nominee's licencing status;
- Confirm that if they are a credit representative, the scope of their authority is sufficient to carry out all the services under the intermediary agreement, and;
- Presently hold and will maintain, as a minimum, valid industry memberships for MFAA or FBAA and AFCA, Professional Indemnity Insurance and compliance documentation for the Broker.