Guarantor Application Form

QBANK
QPCU Limited T/A QBANK
Level 1, 231 North Quay, Brisbane Qld 4000. PO Box 13003, George Street Qld 4003.
Phone: 13 77 28 Fax: 3236 2194. Email: info@qbank.com.au Website: qbank.com.au
ABN 79 087 651 036 AFSL No. 241413

Loan Applicant/s Details

Name of Applicant 1

Member No.

Name of Applicant 2

Member No.

Proposed Total Loan Amount

$

Guarantor Details (All Guarantors to complete)

Guarantor 1

Title Surname

Given Names

Date of Birth

/ /

Relationship with Loan Applicant

Are you a QBANK Member?

Yes Membership No.

No

Driver's Licence

State of Issue Number

Marital Status

Single Married/De facto

Other Detail

Are you known by any other legal name?

No

Yes Detail

Residency Status

Australian Citizen Permanent Resident

Other Detail

Guarantor 2

Title Surname

Given Names

Date of Birth

/ /

Relationship with Loan Applicant

Are you a QBANK Member?

Yes Membership No.

No

Driver's Licence

State of Issue Number

Marital Status

Single Married/De facto

Other Detail

Are you known by any other legal name?

No

Yes Detail

Residency Status

Australian Citizen Permanent Resident

Other Detail

Contact Details

Please specify at least one phone number

Home Work

( ) ( )

Mobile

Email

Please specify at least one phone number

Home Work

( ) ( )

Mobile

Email

L40716

(Guarantor 1 cont'd)

Residential Address

Unit Number

Street Number

Street Name

Suburb/Town

State

Postcode

Time at this address

Years

Months

Residential Status

☐ Own Home ☐ Mortgaged

☐ Other

Mailing Address

☐ Same as Residential

☐ Use Different Address (please specify below)

Postcode

Previous Address (if time at current residential address is less than 2 years)

Postcode

Time at this address

Years

Months

Alternate Contact Details (Nearest Relative not living with you)

Title

Surname

Given Names

Residential Address

Postcode

Phone Number

( )

Relationship

(Guarantor 2 cont'd)

Unit Number

Street Number

Street Name

Suburb/Town

State

Postcode

Time at this address

Years

Months

Residential Status

☐ Own Home ☐ Mortgaged

☐ Other

☐ Same as Residential

☐ Use Different Address (please specify below)

Postcode

Postcode

Time at this address

Years

Months

Title

Surname

Given Names

Residential Address

Postcode

Phone Number

( )

Relationship

L40716

(Guarantor 1 cont'd)

Credit History

Have you had or do you currently have any default judgements, court writs or other legal proceedings against you?

☐ Yes ☐ No

Have you ever been bankrupt, insolvent or entered into a scheme of arrangement with creditors under the Bankruptcy Act?

☐ Yes ☐ No

Are you currently experiencing or have you experienced financial stress within the last six months?

☐ Yes ☐ No

If you have answered 'Yes' to any questions above, please provide seperately a written explaination by the guarantor of the relevant matter.

(Guarantor 2 cont'd)

Have you had or do you currently have any default judgements, court writs or other legal proceedings against you?

☐ Yes ☐ No

Have you ever been bankrupt, insolvent or entered into a scheme of arrangement with creditors under the Bankruptcy Act?

☐ Yes ☐ No

Are you currently experiencing or have you experienced financial stress within the last six months?

☐ Yes ☐ No

If you have answered 'Yes' to any questions above, please provide seperately a written explaination by the guarantor of the relevant matter.

Security Details

The security to be offered to guarantee the proposed loan for

Applicant Name 1

Applicant Name 2

Is as follows

Security Property 1

Name/s on Title

Property Zoning

☐ Residential ☐ Rural Residential ☐ Other_____

Unit Number

Street Number

Street Name

Suburb/Town

State

Postcode

Property Use

☐ Owner Occupied ☐ Investment

Estimated Market Value

$

Name of the Person / Leasing Agent for QBANK's panel valuer to contact to gain access to the above property

Contact Phone Number

( )

Security Property 2 (if applicable)

Name/s on Title

Property Zoning

☐ Residential ☐ Rural Residential ☐ Other_____

Unit Number

Street Number

Street Name

Suburb/Town

State

Postcode

Property Use

☐ Owner Occupied ☐ Investment

Estimated Market Value

$

Name of the Person / Leasing Agent for QBANK's panel valuer to contact to gain access to the above property

Contact Phone Number

( )

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Statement of Financial Position (Assets and Liabilities)

- This statement of position combines the assets and liabilities of joint guarantors.
- If guarantors are to make separate statements of financial position, please copy this page and have each guarantor complete individually.

NOTE: If the liability is being repaid & cancelled as part of the new QBANK loan, please tick the box against the relevant liability.

Liabilities

Amount Owing

Mortgages/Secured Home Loans

1) Lender | Repayment amount | $ | $ ☐

Security provided (address)

2) Lender | Repayment amount | $ | $ ☐

Security provided (address)

3) Lender | Repayment amount | $ | $ ☐

Security provided (address)

Personal/Car Loans

1) Lender | Repayment amount | $ | $ ☐

2) Lender | Repayment amount | $ | $ ☐

Lease/Hire Purchase

1) Lender | Repayment amount | $ | $ ☐

Asset Purchased

2) Lender | Repayment amount | $ | $ ☐

Asset Purchased

Credit/Store Cards (include even if balance is nil)

Card type | Issuer | Card limit | $ | $ ☐

Card type | Issuer | Card limit | $ | $ ☐

Card type | Issuer | Card limit | $ | $ ☐

Card type | Issuer | Card limit | $ | $ ☐

Assets

Value/Owners EMV

Real Estate

1) Purchase price | Purchase date | $ | / / | $

Address

2) Purchase price | Purchase date | $ | / / | $

Address

3) Purchase price | Purchase date | $ | / / | $

Address

Motor Vehicles

Make & Model | Year of mfr | Insurer | $

Make & Model | Year of mfr | Insurer | $

Cash on Hand Accounts (bank, credit union etc)

Organisation | $

$

$

Share Portfolio

Shares held with | Number of shares | $

____@ $_____ | $

____@ $_____ | $

Deposits Paid (Property Purchases)

Name of Agent | $

Superannuation

Name of Fund Manager | $

Name of Fund Manager | $

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Statement of Financial Position cont'd (Assets and Liabilities)

Liabilities		Amount Owing	
HELP (Higher Education Loan Payment)			
Repayment amount	Frequency		
$		$	☐
Other Liabilities			
		$	☐
		$	☐
		$	☐
Total Liabilities		**$**	
Contingent Liabilities			
Personal guarantees	Monthly payment	Amt Guaranteed	
	$	$	☐

Assets	Value/Owners EMV
Furniture & Household Effects	
Insurer	
	$
Other Assets	
	$
	$
	$
Total Assets	**$**

Guarantor Information

Guaranteeing the debt of another person is a major commitment and may have serious financial implications. You are under no obligation to provide a guarantee.

Before providing a guarantee you should consider all information and documents that QBANK provides to you and seek further information or clarification if required. QBANK requires you to obtain independent legal and/or financial advice before providing a guarantee. This is to ensure that you are making an informed decision. QBANK will not accept guarantees that may, if enforced,
result in financial hardship of the guarantor.

Signature of Guarantors

Guarantor 1		Guarantor 2	
Name		Name	
Signature	Date	Signature	Date
	/ /		/ /

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Privacy Notice

QBANK

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What Information Can Be Disclosed?

The Privacy Act allows QPCU Limited T/A QBANK ('we', 'us', 'our') and other applicable persons to disclose personal information about you when related to the primary purpose for which it was collected. To provide credit and other banking and financial services to you, personal information we may collect may include:

- details to identify you and verify your identity, such as your name and date of birth
- current and previous addresses
- your current and last known employer
- your driver licence number.

It may also include credit information, such as:

- the fact that you have applied for credit and the amount or that we are a current credit provider to you, or that you have agreed to be a guarantor
- advice that payments previously notified as unpaid are no longer overdue
- information about your current or terminated consumer credit accounts, repayment history and payments overdue for at least 60 days and for which collection action has started
- cheques for more than $100 drawn by you which have been dishonoured more than once
- in specified circumstances, that in our opinion you have committed a serious credit infringement
- the fact that credit provided to you by us has been paid or otherwise discharged
- other information about credit standing, worthiness, history or capacity that credit providers (as defined below) can disclose under the Privacy Act, including a credit report.

Your sensitive information (e.g., membership of a professional or trade association) may also be disclosed where relevant to the purposes for collecting it.

Who Can Give or Obtain Information?

For the purpose of providing banking products and services and managing our business, we may give information to:

- our service providers, such as organisations which we use to verify your identity, payment systems operators, mailing houses and research consultants
- insurers and re-insurers, where insurance is provided in connection with our services to you
- superannuation funds, where superannuation services are provided to you
- debt collecting agencies, if you have not repaid a loan as required
- our professional advisors, such as accountants, lawyers and auditors
- state or territory authorities that give assistance to facilitate the provision of home loans to individuals
- other credit providers and their professional advisors
- your representative, e.g., lawyer, mortgage broker, financial advisor or attorney, as authorised by you
- government and regulatory authorities, if required or authorised by law.

In addition, we and the Credit Providers (as defined below) may:

- obtain a commercial and consumer credit report containing information about you from a credit reporting body
- exchange credit information about you with each other
- exchange credit information about you with any credit reporting body and any other provider of credit to you named in your credit application or a credit report from a credit reporting body.

'Credit Provider' can mean:

- us
- our related companies
- any introducer, dealer or broker referred to in a loan application
- any agent or contractor of ours assisting in processing a loan application
- other entities that may be involved in a securitisation arrangement which we use to fund your loan and any loan originator.

Important Information About Credit Reporting Bodies

If you apply for any kind of credit, we may disclose information to a credit reporting body. Specifically, we may disclose information to or collect information from Veda Advantage, whose privacy policy is at www.veda.com.au, and Experian Credit Services Australia, whose privacy policy is at www.experian.com.au.

'Credit pre-screening' is a service for credit providers wishing to send direct marketing material about credit services. A credit reporting body uses information it holds to screen out individuals who do not meet criteria set by the credit provider. Credit reporting bodies must maintain a confidential list of individuals who have opted out of their information being used in pre-screening. To opt out of credit pre-screening, please contact the credit reporting body using the contact details on their websites.

You can also ask a credit reporting body not to use or disclose your personal information for a period if you believe on reasonable grounds that you have been or are likely to be a victim of fraud, including identity fraud.

When Can Information Be Obtained, Used or Disclosed?

Your personal information can be obtained, used or disclosed by the Credit Providers before, during or after the provision of our products and services to you, and for managing our business. When providing credit to you, this may include:

- assessing your application for consumer or commercial credit or to be a guarantor for the applicant, assessing your credit worthiness, managing your loan or the arrangements under which your loan is funded or collecting overdue payments
- allowing a credit reporting body to create credit information about you
- if you are in default under a credit agreement, notifying, and exchanging information with, other credit providers and collection agents.

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Overseas Disclosures

We have taken measures to prevent the disclosure of your personal information overseas. However, if we do disclose this information outside Australia, we will do so on the basis that the information will be used only for the purposes set out in this document.

Disclosure To Insurers and Guarantors

Lenders' Mortgage Insurers

If we provide credit to you, a lenders' mortgage insurer may obtain a consumer credit report about you from a Credit Provider or from a credit reporting body to assess whether to provide lenders' mortgage insurance to us in relation to an application for consumer credit.

Guarantors

In connection with providing credit to you, the Credit Providers may give a guarantor, or a person who is considering becoming a guarantor, credit information about you for the purpose of enabling the guarantor to decide whether to act as guarantor or to keep informed about the guarantee.

Security, Privacy Policy, and Marketing Preferences

Security

We take all reasonable steps to ensure that your personal information held by us is protected from misuse, interference and loss, and from unauthorised access, disclosure or modification.

Privacy Policy

Our Privacy Policy, available at qbank.com.au, provides additional information about how we handle your personal information. It sets out how you can ask for access to personal information we hold about you and seek correction of that information. It also explains how you can complain about a breach of the Privacy Act or the Privacy (Credit Reporting) Code, and how we will deal with your complaint.

Marketing Preferences

The Credit Providers may use, and share with each other, information about you to inform you about products and services (unless you ask us not to). The Credit Providers may do so even if you are on the Do Not Call Register (where you have provided us with your consent).

Contact us

Privacy Officer

Our Privacy Officer's contact details are:

Address: PO Box 13003, George Street, Queensland 4003

Telephone: 13 77 28

Email: privacy@qbank.com.au