

Contract Authority and Nomination to Receive Notices for Home Loans, Investment Home Loans, Personal Loans and Overdrafts.

Section A: (To be completed for a loan in joint names or loan in the name(s) of Companies/Incorporated Associations only)
Section B: (Complete if requesting electronic access via a Commonwealth Bank Keycard/Credit Card)
Section C: (Completed by joint borrowers if they wish to nominate one of them to receive notices where the loan is regulated by the National Credit Code (the Code) - excluding loans to companies, Norfolk Island residents and loans to individuals predominantly for investment other than in residential property.)
Section D: (Signature section must be completed by all Borrowers)

Loan details

Personal Loan/Home Loan/Investment Home Loan/Overdraft Number Date

Insert full name(s) of each Borrower as shown on Personal Loan/Home Loan/Investment Home Loan/Overdraft

Section A – Method of operation

Note: Authorised Persons must be one of several Joint Personal Borrowers or a duly appointed officer of a Corporate Borrower. Single Personal Borrowers may not complete Section A.

We, the abovenamed borrower(s) authorise:

- the Authorised Person(s) named below, from time to time, to agree on our behalf with the Bank to vary our Loan Contract and to operate on our Personal Loan/Home Loan/Investment Home Loan/Overdraft account; and
- the Bank to act on instructions from:

(Please tick the relevant box to select a Method of Operation on the Personal Loan/Home Loan/Investment Home Loan/Overdraft account. If neither box is ticked, the Method of Operation is deemed to be 'All to Operate').

All of the following Authorised Person(s) (All to operate); or

Any of the following Authorised Person(s) (Any to operate):

1.	Name of Authorised Person(s) (each is referred to as an Authorised Person)	Signature(s) of Authorised persons
	<input type="text"/>	<input type="text"/>
2.	Name of Authorised Person(s) (each is referred to as an Authorised Person)	Signature(s) of Authorised persons
	<input type="text"/>	<input type="text"/>
3.	Name of Authorised Person(s) (each is referred to as an Authorised Person)	Signature(s) of Authorised persons
	<input type="text"/>	<input type="text"/>
4.	Name of Authorised Person(s) (each is referred to as an Authorised Person)	Signature(s) of Authorised persons
	<input type="text"/>	<input type="text"/>

Acknowledgements and Request

We hereby request the Bank recognise and act upon this authority until the branch of the Bank where the loan account is then conducted receives from any borrower, or person(s) above, a notice in writing of the cancellation thereof. This authority shall be cancelled automatically upon the Bank receiving written notification of the death of any borrower person(s) above. All previous authorities are hereby cancelled.

We acknowledge that:

- the person(s) above are authorised to apply to the Bank for electronic access to our account, including the use of electronic terminals, (when this is available), which is governed by the Bank's 'Electronic Banking General Information and Terms and Conditions' brochure;
- the person(s) above may, without giving prior notice to all, or any, of us, withdraw the entire amount of special repayments under our loan's Repayment Redraw Facility (RRF).

Section A – Method of operation (continued)



Note: Any Redraw will increase your loan balance. You should check if your repayments are sufficient to cover the increased loan amount. Mortgage Protection - If you are a life insurance or mortgage protection insurance policyholder, on each occasion a withdrawal is performed under the RRF, you may need to review the sum insured to ensure it is sufficient to cover the outstanding balance of your loan.

- the person(s) above may agree with the Bank to vary the Loan Contract, including changing loan repayments, switching to another loan type, agreeing to Repayment Holidays (Home loan/Investment Home Loans only) and varying the Loan Term;
- notwithstanding the above we understand that any request to increase the loan amount beyond that which was originally agreed will require the consent of all borrowers (and guarantors where applicable) to the loan;
- the ability to transact on our loan is dependent on the terms and conditions for our Loan Type as stated in our contract and any variations to it;
- the Bank may, in future vary the methods for operating on the Personal Loan/Home Loan/Investment Home Loan/Overdraft and at its discretion may refuse to act on this authority.

We also authorise the Bank, at the request of the person(s) above, to provide them with statements of, and information concerning individual transactions, on the Loan Account.

Section B – (Complete if requesting electronic access via a Commonwealth Bank Keycard/Credit Card)

Request for Electronic Access to a Personal Loan/Home Loan/Investment Home Loan/Overdraft account via a Commonwealth Bank Keycard/MasterCard or Visa card

Benefits of linking your card: You can link your Commonwealth Bank Keycard or MasterCard or Visa card to your personal loan or home loan and access funds at selected ATMs, EFTPOS or Australia Post EFTPOB terminals that accept Commonwealth Bank cards.



Note under this option:

- Joint Personal Borrowers and Corporate Borrowers may nominate an Authorised Person only where the Method of Operation is 'Any to Operate'.
- Keycards cannot be issued on non-personal trust accounts irrespective of the method of operation.

I/We request for electronic access to my/our Personal Loan/Home Loan/Investment Home Loan/Overdraft account by linking my/our account to (please tick the relevant box below):

- A New Keycard.** I/We request that a new Keycard be issued and sent to the cardholder(s) named below. I/We acknowledge that my/our Personal Loan/Home Loan/Investment Home Loan account will be linked to the issued Keycard as a primary savings account.

Cardholder name(s)

1.
2.
3.
4.

- An existing Keycard/MasterCard or Visa card number(s)

1.
2.
3.
4.

Bank use only (accessible account option)

- | | | |
|---|--|--------------------------------|
| <input type="checkbox"/> Primary cheque | <input type="checkbox"/> Primary savings | <input type="checkbox"/> Other |
| <input type="checkbox"/> Primary cheque | <input type="checkbox"/> Primary savings | <input type="checkbox"/> Other |
| <input type="checkbox"/> Primary cheque | <input type="checkbox"/> Primary savings | <input type="checkbox"/> Other |
| <input type="checkbox"/> Primary cheque | <input type="checkbox"/> Primary savings | <input type="checkbox"/> Other |

I/We agree to pay the fees applicable for electronic access and authorise the Bank to debit such fees to my/our account. I/We acknowledge that these fees are set out in the Bank's 'Electronic Banking General Information and Terms and Conditions' brochure and 'Standard Fees and Charges – Summary of Common Banking fees we charge for consumer mortgage lending products' brochure.

Section C – National Credit Code (the Code) – Nomination to Receive Notices by Joint Borrowers

This section only applies to joint personal borrowers where the loan is regulated by the National Credit Code (this excludes loans to companies, Norfolk Island residents and loans to individuals predominantly for investment other than in residential property).

Statement under section 111 of the National Consumer Credit Protection Regulation

Under the Code each joint debtor is entitled to receive their own copy of any notice or other document required by the Code to be given to the debtors.



Note: If you complete and sign the form of nomination below, you:

- give up the right to be provided with information direct from the Bank;
- can advise the Bank at any time in writing that you wish to cancel your nomination.

(print full name of the borrower you nominate)

I/We nominate

to receive notices and other documents under the Code on my behalf. I/we authorise that person to elect to receive notices and documents electronically.



Note: The Bank requires that you can only nominate one person to receive notices and other documents on your behalf if you all live at the same address

Section D – Signature of borrower(s) for any or all of the above sections

All parties to the loan must sign.

For Joint or single Borrowers:

Name

Signature

Name

Signature

Name

Signature

Name

Signature

For a Corporate Borrower:

Executed by

Company name

ABN

By being signed by those person(s) who are authorised under its constitution to sign for the company:

Name

Official position

Signature

Name

Official position

Signature



Note: The Bank may accept this form via electronic means. Please note that any e-mail may pass through non-secure channels and could therefore be viewed by an unauthorised third party. By sending this form by e-mail, you acknowledge the risks inherent in this means of communication.

Bank use only

Signatures verified

For Section A complete the following:

Identification requirements completed where persons other than borrowers authorised (only available for Corporate Borrowers).

Amend the Method of Operation in CommSee

For Section B complete the following:

Card Number(s) correct and Accessible Account options selected are available.

Amend card linkages in Commsee or Fax copy of this form to Processing Services.

For Section C complete the following:

Amend the Nomination in CommSee

Once the above are completed, arrange for this authority to be imaged to the loan account.