Guarantor information

Information collected on this form is used to assess your suitability as a guarantor. If the proposed loan is approved we will also use the information to prepare a guarantee, which must be signed prior to funding the loan.

What are the borrower's details?

Title ☐ Mr ☐ Mrs ☐ Ms ☐ Miss Other

Member no.

First names

Surname

Country of birth

Countries of citizenship

Occupation

What are the Guarantor's personal details?

The following information should be completed and signed by the person nominated as guarantor by the borrower. Please answer all questions.

Title ☐ Mr ☐ Mrs ☐ Ms ☐ Miss Other

First names

Surname

Country of birth

Countries of citizenship

Street no. & name

Suburb

State

Postcode

How long at this address

☐ Own ☐ Paying off ☐ Renting ☐ Boarding

Home phone

Work phone

Mobile phone

Email address

Date of birth

Driver's licence no.

Guarantor's relationship to borrower/s

Note: if the Guarantor is not a signatory to another account at Teachers Mutual Bank Limited it will be necessary for us to identify the Guarantor.

What are the Guarantor's financial details?

Assets: What is the Guarantor's Asset Position?

Property (address)			Estimated value
			$
			$
Motor vehicle(s) Make	Model	Year	Estimated value
			$
			$
Shares/Savings/Investments who with?			Balance
			$
			$
Furniture/Contents			$
Superannuation			$
Tools of Trade			$
All other assets			Estimated Value
			$

Residential Security Offered

Property address

State

Postcode

Privacy Statement for Guarantor

This Privacy Statement provides information on certain matters when you apply to act as a guarantor of a loan.

What sort of personal information do we collect when you apply to act as a guarantor and why do we collect it?
Usually, we collect information such as your name, date of birth and evidence of identity, as well as information about your financial position and your current credit history to assess your application to act as guarantor. We also collect your personal information in order to verify your identity.

What happens if you do not provide us with information?
If you do not provide us with personal information, we may not be able to assess your application to act as a guarantor and we may not be able to provide credit to the borrower(s).

What also happens when you apply to act as a guarantor?
When you apply to act as a guarantor, credit providers need to see your credit history and present position in order to assist them to make responsible credit decision to assess your application to act as guarantor. We also collect your personal information in order to verify your identity.

Consequently, we may obtain a credit report about you from a credit reporting body when you apply to act as a guarantor.

What is in a credit report?
A credit report contains information about your credit history. This helps us assess your credit worthiness and verifies your identity.

Credit reporting bodies use credit information about individuals to prepare credit reports which may then be made available to credit providers to assist them in assessing individuals' credit worthiness.

What information can we exchange with credit reporting bodies?
The information we exchange includes your identification details and that you have applied to act as a guarantor. We will ask the credit reporting body to provide us with an overall assessment score of your creditworthiness.

The credit reporting bodies we may use are:
- Equifax Australia Information Services and Solutions Pty Ltd (Equifax Australia)
- Experian Australia Credit Services Pty Ltd (Experian Australia)

You can download copies of these organisations' privacy policies as follows:
- Equifax Australia – at equifax.com.au
- Experian Australia – at experian.com.au

Comprehensive credit reporting
We can pass to a credit reporting body or bodies (the ones we use are Equifax Australia and Experian) details of your application to act as a guarantor.

To whom do we disclose personal information?
The types of people and entities we disclose personal information about you to include:
- people and entities with whom we have outsourcing or service arrangements, including statement production and delivery, card production, identity confirmation and verification, loan origination, verifying loan applications, auto credit decisioning, payment processing and systems, banking services, data and transaction processing, information technology support, document storage, legal and accounting services
- brokers, agents and advisers acting for you
- lenders' mortgage insurers and re-insurers
- lenders' mortgage insurers and valuers
- persons and organisations who assist in monitoring recorded calls for the purposes of quality assurance, training and acknowledgment
- our auditors, insurers and re-insurers
- employers or former employers (to verify employment in the case of loan applications)
- government and law enforcement agencies or regulators
- government program administrators (such as Housing Australia) where you participate in those programs
- credit reporting bodies and other credit providers
- organisations that help identify and investigate inappropriate or illegal activity, such as fraud, and
- the borrower/s who have proposed you as guarantor for the purposes of obtaining credit.

Verification of identity
As noted above, we collect personal information to verify the identity of individuals applying to act as guarantors. We may do this in a number of ways. With a proposed guarantor who is member of Teachers Mutual Bank Limited, their identity will be verified during the membership application process. Proposed guarantors who are not members will be advised of the relevant process at the time of application.

Our Privacy and Credit Reporting Policy and accessing personal information
Our Privacy and Credit Reporting Policy is available on our website. It contains information about:
- how we collect, use, hold and disclose your personal information
- how you can access personal information about you
- how you can seek correction of that personal information
- how you may complain if you think we may have breached your privacy
- how we will deal with your complaint and
- how we manage credit information.

Sending information overseas
Depending on our commercial arrangements, we may disclose personal information about you to business partners with operations overseas or who store personal information overseas (eg providers of lenders' mortgage insurance ("LMI").

How to contact us
If you have any queries regarding privacy, use any of the methods set out below:

Teachers Mutual Bank Limited
Phone: **1800 862 265**
Email: **privacy@tmbl.com.au**
Post: GPO Box 5313, Sydney NSW 2001

Consent to receive documents by email

☐ You consent to Teachers Mutual Bank Limited providing all guarantee-related documents to you electronically.

Please sign below

- I acknowledge that Teachers Mutual Bank Limited will rely on information in this form and that obtained from a credit reporting body to make a decision as to whether to offer the Borrower a loan.
- The information I have provided is true and correct, to the best of my knowledge. I have never committed an act of Bankruptcy or had any judgements of legal proceedings taken against me, with respect to any debts, with the exception of any particulars noted in the application overleaf and have not given false names in this information form.

Signature of guarantor	Date

Returning this form

mortgage.processing.centre@tmbl.com.au

Teachers Mutual Bank Limited, GPO Box 5313, Sydney NSW 2001