

# Change Loan Security Form

Complete this form to transfer your current UBank home loan from one property to another, without the need to pay out and establish a brand new home loan.



## Instructions to help you complete the form

1. Complete sections 2 & 5, and please read all other sections.
2. Scan pages 1-9 of your completed (signed and dated) form and gather all documents needed (see our document checklist on page 7).
3. Email your form and supporting documents to [loanvariations@ubank.com.au](mailto:loanvariations@ubank.com.au) with the subject line "Change Loan Security Form for Loan ID: <insert your relevant loan ID/s>".

The Variations Team will be in touch within 3–5 business day to move your request forward.

Preferred contact time (Monday–Friday)  Mornings (9am–12pm)  Afternoons (1pm–4pm)

## 01. Important Information:

- The new loan amount and loan to value ratio (LVR) must not increase (exceptions may be applied to current fixed loans).
- The two properties must be in the same geographical state or territory and the sale of your current property must be on the same date, at a time prior to or at the same time, as the new property purchase.
- The new property purchase must settle at the same time or at a time after on the same day of the sale of your current property.
- To view additional information on our property eligibility criteria, please click on this [link](#) to our website.

## 02. Your property details

Loan ID

Please release the existing security on:

Property Address:

Name/s on property title:

Sale price(\$):

Proposed settlement date (DD/MM/YY):

Please substitute the existing security with the following property located at:

Property Address:

Type of property:  House  Unit/Townhouse  Apartment  Other (please list)

Name/s on property title:

Sale price(\$):

Proposed settlement date (DD/MM/YY):

The settlement date of your purchase property must match the settlement date of your sale property.

Please provide details of person to be contacted to arrange access to the new property for valuation purposes.

Contact name:

Email address:

Work phone:

Home phone:

Mobile phone:

## 03. Privacy Notice & Consent

(09.11.2020)

This privacy notice and consent relates to this application (this application) you make to a mortgage manager for a loan (your loan) or in which you offered to guarantee the applicant's loan obligations. It includes consents from you to disclose certain information to other organisations described below. Your loan may be consumer credit or commercial credit.

The mortgage manager will submit this application to a lender or the lender's loan servicer to consider. If the lender or its loan servicer approves this application, it may seek lender's mortgage insurance (LMI) cover from a lender's mortgage insurer or title insurance cover from a title insurer or both in relation to your loan.

In this privacy notice and consent, "credit eligibility information" means information an organisation described below obtained from a credit reporting body or that is based on information obtained from a credit reporting body.

### Privacy notice

This privacy notice tells you how certain organisations collect information about you, what they use the information for and who they share the information with. If any of those organisations collect information that can be used to identify you, it will take reasonable steps to notify you of that collection.

### Organisations that collect information about you

This privacy notice and consent covers the following organisations that may collect information about you relating to this application or your loan or a guarantee of the loan:

- the mortgage manager (the mortgage manager) through whom you made this application or that manages your loan. That mortgage manager is UBank (a division of National Australia Bank Ltd) ACN 004 044 937;
- the lender to whom you make this application or that makes your loan available. That lender is either Perpetual Trustees Victoria Limited ACN 004 027 258 or AFSH Nominees Pty Ltd ACN 143 937 437 (each a lender);
- the loan servicer (the loan servicer) that considers this application or administers your loan for the lender. That loan servicer is Advantagedge Financial Services Pty Ltd ACN 130 012 930;
- the LMI insurer that considers a lender's request for LMI cover relating to this application or that gives LMI cover to the lender for your loan. That LMI insurer is either QBE Lenders Mortgage Insurance Ltd (QBE) ACN 000 511 071 or Genworth Financial Mortgage Insurance Pty Ltd (Genworth) ACN 106 974 305 (each an LMI insurer) and;
- the title insurer (the title insurer), that considers a lender's request for title insurance cover relating to this application or that gives title insurance cover to the lender for your loan, and its related entity: the title insurer is First American Title Insurance Company of Australia Pty Limited (First Title) ACN 075 279 908 and its related entity is First Mortgage Services Pty Ltd (FMS) ACN 110 202 429.

Each of those organisations is described below separately as "we" and "us".

The LMI insurers and the title insurer are described together below as "insurers".

### How information is collected from you

We will collect information about you from you directly whenever we can. Most information will be collected from this application and from the records we maintain about the products or services you receive from us. We may verify that information from sources referred to in this application or in this privacy notice and consent.

Sometimes an LMI insurer may also collect further personal information about you during the course of the LMI cover provided to the lender for your loan. The terms of this notice and the LMI insurer's Privacy Policy will apply to the collection, use and disclosure of that information.

### How information is collected from other sources

Sometimes we will collect information about you from other sources as the Privacy Act 1988 permits. We will do this only if it's reasonably necessary to do so, for example, where:

- we obtain information (including commercial credit information concerning your credit worthiness or history, consumer information and collection of overdue payments information) from a credit reporting body for any purpose described below;
- we obtain information about your loan or a guarantee of the loan from another organisation described above;
- we can't get hold of you and we rely on publicly available information to update your contact details;
- we check property, you offer as security, through public registers or its service providers;
- we exchange information with your legal or financial advisers or other representatives; or
- we need to verify your identity to meet our ongoing know-your-customer obligations under anti money laundering laws (and you have consented to this).

### When the law authorises or requires collection of information

There are laws that affect organisations that may require us to collect personal information about you. For example, we may require information about you to verify your identity under Australian Anti-Money Laundering law.

### How your information may be used

A lender, the loan servicer or the mortgage manager may use information about you for purposes including:

- giving you information about loan products or related services;
- considering whether you are eligible for a loan or any related service you requested;
- processing this application and providing you with a loan or related service;
- administering your loan or any related service, for example, to answer requests or deal with complaints;
- identifying you;
- telling you about other products or services it or its related companies make available and that may be of interest to you, unless you tell them not to;

- allowing it to run its business efficiently and to perform administrative and operational tasks;
- preventing or investigating any fraud or crime or any suspected fraud or crime;
- as required by law, regulation or codes binding it; and
- any purpose to which you have consented.

You can let the lender, loan servicer or the mortgage manager know at any time if you no longer wish to receive direct marketing offers from them. They will process your request as soon as practicable.

Also, a lender, the loan servicer or the mortgage manager may use credit information about you to:

- enable an insurer to assess the risk of providing insurance to the lender or to address the lender's arrangements with the insurer;
- assess whether to accept a guarantor or the risk of a guarantor being unable to meet their obligations;
- consider hardship requests; and
- assess whether to securitise loans and to arrange securitising loans the lender makes.

An LMI insurer may use information about you:

- to decide whether to insure a lender under an LMI policy;
- to assess the risk of you or a guarantor defaulting on your obligations to a lender;
- to administer and vary the insurance cover including for securitisation and hardship applications;
- to verify information that the LMI insurer collects about you;
- to deal with claims and recovery of proceeds including, among other things, to enforce a loan or a guarantee in place of a lender if the LMI insurer pays out an insurance claim on your loan or the loan you guarantee;
- to conduct risk assessment and management involving credit scoring, portfolio analysis, reporting and fraud prevention;
- to comply with legislative and regulatory requirements including requirements under the Privacy Act 1988 and Insurance Contracts Act 1984 as amended from time to time;
- for a mortgage insurance purpose relating to you; and
- for any other purpose under the insurance policy the LMI insurer issues to the lender relating to your loan.

The title insurer or its related entities may use information about you:

- to assess the risk of providing title insurance to the lender;
- for the subsequent administration or variation of the title insurance policy;
- for risk assessment, reporting, fraud prevention, enforcement and claim recovery activities;
- to discharge your existing mortgage over the security property and register your new mortgage over the security property where a refinance is taking place;
- to deal with claims and to enforce a loan or a guarantee in place of a lender if the title insurer pays out an insurance claim on your loan or the loan you guarantee;
- for a title insurance purpose relating to you;
- to comply with legislative and regulatory requirements; and

- for any other purpose under the contract between a lender and the title insurer.

## What happens if you don't provide information

If you don't provide your information to us, it may not be possible:

- to provide you with the product or service you want. For example, if information is not disclosed to an insurer, it may not be able to process a lender's request for insurance. In that case, the lender may not be able to assess this application;
- for the lender, loan servicer or a mortgage manager to manage or administer the loan the lender makes to you;
- verify your identity or protect against fraud; or
- in the case of the lender, loan servicer or mortgage manager, to let you know about other products or services that might be suitable for your financial needs.

## Sharing Your Information

### 1. Sharing with other organisations:

We use and share information about you with other organisations described above for the purposes described above.

### 2. Sharing with related companies:

We may share information about you with our related companies for the purposes described above. We may share credit eligibility information (that is, credit information we obtain about you from a credit reporting body or that we derive from that information) with any of our related companies to enable that related company to process another credit application you make to it and to collect any payment that is overdue in relation to that credit facility.

### 3. Sharing with your representatives and referees:

We may share information about you with:

- your representative or any person acting on your behalf (for example, lawyers, settlement agents, accountants, brokers or real estate agents); and
- your referees, such as your employer, to confirm details about you.

This information may include credit eligibility information.

### 4. Sharing with credit reporting bodies.

We may disclose information about you to a credit reporting body in relation to this application or your loan or your guarantee, including information about the date the credit account is opened (and closed), the account type and credit limit, repayment history, any temporary or permanent hardship arrangements, and any defaults or serious credit infringements. A credit reporting body may include information about you in reports that it gives other organisations (like other lenders) to help them assess your credit worthiness.

Some of that information may reflect adversely on your credit worthiness, for example, if you fail to make payments or if you commit a serious credit infringement (like obtaining credit by fraud). That sort of information may affect your ability to get credit from other lenders.

### 5. Sharing with third parties

We may disclose information about you to third parties, in relation to: considering this application; administering your loan; exercising rights relating to your loan; exercising rights relating to your guarantee; or any insurance policy an insurer issues to the lender relating to your loan or the loan you guarantee. Those third parties may include:

- valuers, other insurers, re-insurers, claim assessors and investigators;

- brokers or referrers that submitted applications on your behalf or referred you to the mortgage manager;
- other financial institutions, like banks;
- organisations that are involved in debt collecting or in purchasing debts;
- organisations, like fraud reporting agencies, that may identify, investigate and/or prevent fraud, suspected fraud, crimes, suspected crimes, or other serious misconduct;
- organisations involved in surveying or registering a security property or which otherwise have an interest in a security property;
- government or regulatory bodies (including ASIC and the Australian Tax Office) as required or authorised by law. In some instances, these bodies may share the information with relevant foreign authorities; rating agencies to the extent necessary to allow the rating agency to rate particular investments; organisations involved in securitising your loan, including re-insurers and underwriters, loan servicers, trust managers, trustees and security trustees;
- guarantors and prospective guarantors of your loan;
- the borrowers or the prospective borrowers of the loan you guarantee;
- payment system operators to allow us to investigate or correct payments on your loan;
- any organisation that wishes to take an interest in our business; and service providers (including data consultants and IT contractors), agents, contractors and advisers that assist us to conduct our business.

Also, a lender or the loan servicer may disclose information about you, in relation to other services relating to your loan or your guarantee or its loan products, to others including:

- organisations that maintain, review and develop a lender's or the loan servicer's business systems, procedures and technology infrastructure;
- organisations that produce cards, cheque books or statements for a lender in relation to your loan or the loan you guarantee;
- organisations that assist a lender or the loan servicer with product planning, research and development; and
- mailing houses and telemarketing agencies that assist a lender or the loan servicer to communicate with you.

## 6. Sharing outside of Australia

QBE may disclose information about you to related companies situated in the Philippines or to service providers situated in India.

Genworth may disclose information about you to related companies situated in the USA, Canada or the United Kingdom.

The title insurer or its related entities may disclose information about you to related companies situated in the USA, Malaysia or India.

We may store information about you in cloud or other types of networked or electronic storage. As electronic or networked storage can be accessed from various countries via an internet connection, it's not always practicable to know in which country information about you may be held.

Overseas organisations may be required to disclose information shared with them under a foreign law. In those instances, the organisation, described above, that disclosed the information to the overseas organisation will not be responsible for that disclosure.

Each lender, loan servicer and mortgage manager:

- will only share any credit information about you with a credit reporting body if that body has a business operation in Australia; and
- is unlikely to share credit eligibility information with organisations that do not have business operations in Australia.

## Accessing your Information

You can ask us to access information that we hold about you. You have special rights to access credit eligibility information. You can find out how to access information about you (including credit eligibility information) by reading our Privacy Policy, available by contacting us. Please see our contact details in the schedule at the end of this document.

## Correcting your Information

You can ask us to correct information we hold about you. You have special rights to correct credit information about you. You can find out how to correct information about you (including credit information) by reading our Privacy Policy, available by contacting us. Please see our contact details in the schedule at the end of this document.

## Complaints

If you have a complaint against us about a privacy issue, please tell us about it. You can find out how to make a complaint (including special rights for credit information complaints) and how we will deal with a complaint, by reading our Privacy Policy, available by contacting us.

Please see our contact details in the schedule at the end of this document.

## Privacy Policy

You can find out more about how we manage information about you by reading our Privacy Policy available by contacting us. Please see our contact details in the schedule. Also, you can read and obtain a copy of that policy at our website address set out in the schedule at the end of this document.

## Consent

By signing this form, you consent to:

1. us obtaining information about you from a credit reporting body on one or more occasions:
  - to assess your application for consumer credit or commercial credit or to collect any payment that is overdue in relation to your loan; and/or
  - to assess whether to accept you as a guarantor of the loan;
2. us exchanging information about you with other credit providers to: assess this application; assess whether to accept you as a guarantor; assist you to avoid defaulting on your loan or your guarantee; notify other credit providers of a default by you; or assess your credit worthiness. This information may include credit eligibility information;

- if you are a joint applicant under this application or become a joint borrower under your loan, us exchanging information about you with your joint applicants or joint borrowers to process this application and to administer your loan;
- us disclosing information (including credit eligibility information to potential guarantors) about you to a potential or existing guarantor (or their legal representative) but only to assist them to consider whether to act as a guarantor or to offer property as security or to inform them about:
  - this application and details of the obligations guaranteed or proposed to be guaranteed;
  - your credit worthiness, credit capacity or credit history; and
  - any other matter we decide is relevant to a potential guarantor or guarantor;
- if a lender, the loan servicer or mortgage manager requests an insurer for LMI insurance or title insurance for the loan for which you applied, the lender, the loan servicer or the mortgage manager disclosing to that insurer information about you for any purpose in connection with that insurance;
- us checking the details of the information you gave in this application. They may contact any person you named in this application for that purpose. If you give us an identity document (for example, your passport or driver's licence) in connection with this application, we may contact the authority that issued the document to verify the status of and any information contained in the document;
- us exchanging information (including credit eligibility information) about you with any person acting on your behalf (like a broker or a referrer) relating to processing this application and establishing loan or your guarantee;
- us exchanging information about you with our relevant service providers (including any service provider located outside Australia) including information that we collect from you as an agent of a state or territory government in relation to a First Home Owner Grant application you make. For more information, please see the privacy notice above and our privacy policy, available by contacting us. Please see the contact details in the schedule at the end of this document;
- a lender or the loan servicer disclosing your credit eligibility information to other organisations participating in securitising the lender's loans, but only for purposes relating to those arrangements including to enable those other organisations to exercise rights they have under securitisation arrangements to review loan files;
- us using the information in this application to better understand and/or manage your relationship with us;
- us using your information and accessing information about you to verify your identity with third party identify validation services in meeting our ongoing know-your-customer obligations under anti money laundering laws.

## Information about other people

If you give information about another person (like your employer, spouse, referee or solicitor) in relation to this application or a loan you get from the lender to us, you will let that other person know that:

- we have collected their information to assess this application, to manage any loan you get from a lender and for any other purpose set out in the privacy notice above;
- we may exchange this information with other organisations set out in that privacy notice;
- we handle their personal information in the way set out in our Privacy Policy and that privacy notice and they can: access or request a copy of that privacy policy or privacy notice; or access the information we hold about them, by using the contact details for us in the schedule at the end of this document; and
- you may not be able to get credit from the lender or we may not accept your application to act as a guarantor of a loan unless we obtain their information.

## More about the credit reporting body we use

### Contact details

We may give information about you to one or more credit reporting bodies in relation to this application or your loan. Currently, we deal with Equifax Australia Information Services and Solutions Pty Limited (Equifax). Equifax's contact details are in the schedule. Equifax has a credit reporting policy about how it handles information about you. You can obtain copies of that policy at Equifax's website set out in the schedule.

### If you think you have been the victim of a fraud

If you believe that you have been or are likely to be the victim of fraud (including identity fraud), you can request a credit reporting body not to use or disclose the information they hold about you.

### If you don't want your information used by them for direct marketing/pre screening purposes

You can ask a credit reporting body not to use information about you to undertake pre-screening assessments of individuals to determine whether those individuals are eligible to receive direct marketing from a particular credit provider. Please contact the credit reporting body, if you want to ensure that the credit reporting body does not use information about you for pre-screening assessments.

## Schedule

### Lenders

Perpetual Trustees Victoria Limited ACN 004 027 258

Level 12, 123 Pitt Street, Sydney NSW 2000

Tel: 02 9229 9000

Web: [www.perpetual.com.au](http://www.perpetual.com.au)

Its privacy policy is set out at

<https://www.perpetual.com.au/privacy-policy>

AFSH Nominees Pty Ltd ACN 143 937 437

700 Bourke Street, Docklands VIC 3008

Tel: 1300 300 989

Web: [www.advantedge.com.au](http://www.advantedge.com.au)

Its privacy policy is set out at

[www.advantedge.com.au/privacy](http://www.advantedge.com.au/privacy)

### Loan Servicer

Advantedge Financial Services Pty Ltd ACN 130 012 930

700 Bourke Street, Docklands VIC 3008

Tel: 1300 300 989

Web: [www.advantedge.com.au](http://www.advantedge.com.au)

Its privacy policy is set out at [www.advantedge.com.au/privacy](http://www.advantedge.com.au/privacy)

### Mortgage Manager

UBank (a division of National Australia Bank Ltd) ACN 004 044

Level 9, 2 Carrington Street, Sydney NSW 2000

Tel: 13 30 80

Web: [www.ubank.com.au](http://www.ubank.com.au)

Its privacy policy is set out at

<https://www.ubank.com.au/ubank/web/footer/Privacy>

### Insurers

QBE Lenders Mortgage Insurance Ltd ACN 000 511 071

GPO Box 82, Sydney NSW 2001

Tel: 1300 367 764

Web: [www.qbelmi.com](http://www.qbelmi.com)

Its privacy policy is set out at

<https://www.qbe.com/lmi/about/governance/privacy-policy>

Genworth Financial Mortgage Insurance Pty Ltd ACN 106 974 305

GPO Box 3952, Sydney NSW 2001

Tel: 02 8248 2597

Web: [www.genworth.com.au](http://www.genworth.com.au)

Its privacy policy is set out at

<http://www.genworth.com.au/privacy-policy>

First American Title Insurance Company of Australia Pty Ltd  
ACN 075 279 908

PO Box Q1465, QVB Post Office NSW 1230

Telephone: 02 8235 4433

Web: [www.firsttitle.com.au](http://www.firsttitle.com.au)

Its privacy policy is set out at

<https://www.firsttitle.com.au/property-owners/privacy-policy>

### Credit Reporting Body

Equifax Australia Information Services and Solutions Pty Limited

GPO Box 964, North Sydney NSW 2059

Web: [www.mycreditfile.com.au](http://www.mycreditfile.com.au)

It's credit reporting policy is set out at

<https://www.equifax.com.au/privacy>

## 04. Electronic Communications Consent

UBank is an online bank. Where possible, we'll send you things electronically.

But for some things, first we need you to agree.

Please read the following carefully, as when you agree to our Electronic Communications Policy you agree to the following:

- We may send info relating to your UBank account to you by SMS or email.
- We may make info like statements, documents and notices that are about your UBank account available on our systems, or on a third party's systems, electronically. When we do this, you'll be told that the info is available by SMS, email or secure email.
- You'll need to regularly check for electronic communications about your UBank account.
- If info is provided electronically, you may not get a paper copy.
- You can cancel this agreement to get information electronically from us at any time, but because we're an online bank, if you do, we may be unable to continue to provide the UBank account(s) to you.
- Documents relating to UHomeLoan that you obtain electronically through UBank (like your letter of offer) may be signed by UBank or the lender by an electronic image of a signature.
- If you want to change your email address or contact phone number at any time – just let us know.

## 05. Acknowledgement

By signing below:

- you're requesting the changes set out above to your loan
- you confirm that the information you've provided in this form is correct and complete
- you've read and agreed to the Electronic Communications Consent on page 6

### Borrower 1

Full Name

Signature (must be handwritten)

Today's Date (DD/MM/YYYY)

### Borrower 2

Full Name

Signature (must be handwritten)

Today's Date (DD/MM/YYYY)

**IMPORTANT:** You can save typed data into this form but it needs to be printed and hand-signed with a pen.

Please scan and return the form to [loanvariations@ubank.com.au](mailto:loanvariations@ubank.com.au). Incomplete or unsigned forms will be returned for completion.

## 06. Document Checklist

To ensure a speedy application process please provide the following documents with your form. This is only meant as a guide as not all points will be relevant to your individual circumstances.

Applications will be reviewed by our assessors and as a result, we may also ask you to provide additional documentation or information which will assist them in completing the assessment of your application.

### Security substitution

Copy of the full Contract of Sale (COS) for the property being sold and the property being purchased. For NSW and ACT, this needs to be signed by at least one party. For all other states / territories, it needs to be signed by both parties.



About this document

This credit guide gives you information about the credit assistance we provide for a UBank UHomeLoan.

**Licensee:** **National Australia Bank Limited**  
("We", "Us") ABN 12 004 044 937  
Australian Credit Licence Number 230686  
UBank is a division of National Australia Bank Limited ("UBank").

**Contact details:**  
Address: UBank PO Box 1466, North Sydney 2059  
Phone: 13 30 80  
Secure Mail: Log in to [UBank Online Banking](#)  
Website: [ubank.com.au](http://ubank.com.au)

## When do we give you credit assistance?

We offer credit assistance whenever:

- We help you make your UHomeLoan application;
- We suggest you apply for a UHomeLoan (or suggest you apply for an increase to a UHomeLoan); or
- We suggest you stay with your UHomeLoan.

## What we need to do before giving you credit assistance

Before we can give you credit assistance, we need to assess whether or not the UHomeLoan is suitable for you. If it's unsuitable, we won't be able to give you credit assistance. (A loan would be unsuitable for you if it doesn't meet your requirements and objectives, or you're unable to make loan repayments without substantial hardship.)

To make this assessment, we need to check whether:

- The UHomeLoan (or UHomeLoan increase) will meet your requirements and objectives; and
- You can meet your UHomeLoan repayments.

## Getting a copy of our assessment

If we give you credit assistance, you can ask us for a copy of our assessment any time at no cost to you, for up to 7 years after you apply. Just give us a call on 13 30 80, or email [servicing.ubank@ubank.com.au](mailto:servicing.ubank@ubank.com.au).

We are not required to provide you with a copy of the assessment where the UHomeLoan or increase to your UHomeLoan does not proceed.

We have to give you the copy:

- within 7 business days after the day we get your request if you make the request within 2 years of the date we get your application; or
- otherwise within 21 business days after the day we get your request.

## Getting a copy of our credit proposal

If we give you credit assistance, you can ask us for a copy of our credit proposal any time at no cost to you. Just give us a call on 13 30 80, or email [servicing.ubank@ubank.com.au](mailto:servicing.ubank@ubank.com.au).

A credit proposal is required to provide you with some information not included in a credit guide including:

- fees and charges you're likely to pay to the credit provider or other person in relation to your UBank Home Loan or the application, and
- a reasonable estimate of the likely amount of credit available after payment of these and UBank's fees and charges.



We are not automatically required to provide the credit proposal to you because of an exemption granted by the Australian Securities and Investments Commission (ASIC). We will provide the credit proposal to you if you request it.

We have to give you the copy within 5 business days after the day we get your request.

## Our role and how we work with the credit provider

We work with Advantedge Financial Services Pty Ltd ACN 130 012 930 Australian Credit Licence 391202 (“Advantedge”) to provide the UHomeLoan to our customers.

The credit provider of the UHomeLoan is AFSH Nominees Pty Ltd ACN 143 937 437 Australian Credit Licence 391192 (“credit provider”) – part of the National Australia Bank group of companies.

Advantedge Financial Services Pty Ltd ACN 130 012 930 Australian Credit Licence 391202 is authorised to act for the credit provider and is also part of the National Australia Bank group of companies. We have an arrangement with Advantedge to act as a mortgage manager for the credit provider.

This means that we provide credit assistance to UHomeLoan applicants and manage the relationship with UHomeLoan customers on a day to day basis. For example, we’ll provide you with home loan statements, and all other information relating to your UHomeLoan. We’re also the point of contact for you in resolving any issues you may have with your loan.

When providing credit assistance, AFSH Nominees Pty Ltd ABN 51 143 937 437 Australian Credit Licence 391192 is the only credit provider UBank deals with.

## Fees

There are no fees payable to UBank for providing credit assistance. Some fees are payable to the credit provider, for example mortgage registration, and these are outlined in your loan contract.

## About our commission

If you take out a UHomeLoan, Advantedge may pay UBank a monthly commission.

If you’d like an estimate of the commission we receive for your loan and how it is worked out, please get in touch.

UBank doesn’t pay a commission for your UHomeLoan.

## What to do if you have a dispute or complaint

If you have any problems, please get in touch in any of these ways:

- call us on 13 30 80
- send us a Secure Mail through the “Talk to us” tab in the main menu at [ubank.com.au](http://ubank.com.au) after you log in; or
- email us at: [Customer\\_Resolutions@UBank.com.au](mailto:Customer_Resolutions@UBank.com.au)
- write to us at:

Customer Resolutions Team  
UBank  
PO Box 1466  
North Sydney NSW 2059

Please give us as much information as you can, as it will help us resolve things faster. And if you’ve got any supporting documentation, please have it handy when you raise your concern.

If you raise an issue with us, our bankers will acknowledge it as quickly as possible and we will work towards resolving it usually within 30 days. In some cases a different timeframe applies (see our Complaint Management Policy on our website).

## Need more options?

If you’re not satisfied with our proposed solution or we’ve been unable to resolve your complaint within the required timeframes, you can contact the Australian Financial Complaints Authority (AFCA) – our external dispute resolution service. Their processes are entirely independent – and totally free.

Their details are:

- Website: [www.afca.org.au](http://www.afca.org.au)
- Email: [info@afca.org.au](mailto:info@afca.org.au)
- Telephone: 1800 931 678 (free call)
- In writing to:  
Australian Financial Complaints Authority  
GPO Box 3  
Melbourne VIC 3001

AFCA is an external dispute resolution (EDR) scheme to deal with complaints from consumers about financial firms. AFCA provides fair and independent financial services complaint resolution that is free to consumers.