

# ASSOCIATE and/or CREDIT REP MEMBER APPLICATION

## BUSINESS DETAILS

Full Member Business Name	
Contact Person	

## INDIVIDUAL - MEMBER DETAILS / APPLICANT (PLEASE PROVIDE FULL LEGAL NAME)

First Name	
Last Name	
Mercury CA Number (if allocated)	
Title	
Date of Birth	
Driver's License Number	
Email Address	
Mobile	
Business Telephone	
Business Address	
Home / Alternative Address (optional)	

This application is for an Associate Membership

This application is for BOTH an Associate and a Credit Representative Membership under Connective's ACL

## DECLARATION

If you have answered YES to any of the questions below, please provide a full detailed explanation as to how and why it occurred via a separate attachment.

Have you ever had professional indemnity insurance refused, cancelled, declined or had any special conditions imposed?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you ever been declared bankrupt, subject to any form of insolvency administration?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you ever entered into a Scheme of Arrangement with Creditors?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you ever been convicted of a criminal offence?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you had any default or judgement lodged against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you subject to a pending investigation or enquiry by or on behalf of any ASIC / Stock Exchange / Government Department / Banking Ombudsman and or similar regulatory or investigatory body?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you ever been prosecuted under the Competition & Consumer Act 2010, National Credit Code or NCCP?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you ever had a lender accreditation refused, terminated or suspended for any reason?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you ever had an aggregator accreditation refused, terminated or suspended for any reason?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you ever had an industry association membership refused, terminated or suspended for any reason?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you ever been subject to disciplinary action by an industry professional body?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you ever carried on business under any name other than the name or names shown in this application?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you ever been known by any name other than the name or names shown in this application?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you aware of any complaints against you that could lead to a potential claim against your existing professional indemnity policy?	<input type="checkbox"/> Yes <input type="checkbox"/> No

## TOP 5 LENDER ACCREDITATIONS

Lender	Date commenced (MM/YY)	Annual Volume Estimate

In this Application, “we”, “us” and “our” refers to Connective Group Pty Ltd ACN 162 397 060, Connective Broker Services Pty Ltd ACN 161 731 111, Connective Credit Services Pty Ltd ACN 143 651 496, Connective Funder Services Pty Ltd ACN 161 732 247, or Connective Lender Services Pty Ltd ACN 161 731 460, and “you” and “your” refer to the Associate named as such in this Application and “Full Member” refers to the Full Member named in this Application.

## PRIVACY ACKNOWLEDGEMENT AND CONSENT

### Collection of Personal Information

We collect personal information (including your full name, address and contact details) so that we may assess your application and administer our relationship with you and provide you with products and services you request as well as information on the Connective Group’s products and services.

Where necessary to do so, we also collect information on individuals such as company directors and officers (where the company is our customer), as well as customers’ agents and persons dealing with us on a “one-off” basis.

You must provide us with accurate and relevant information.

If you provide us with incomplete or inaccurate information, we may not be able to assess your application and administer our relationship.

**Other Members of the Connective Group.** We are permitted by the Privacy Act to disclose personal information to other members of the Connective Group.

**Other Disclosures.** We may communicate personal information to organisations to which we outsource certain functions.

For greater detail, please refer to our Privacy Policy Statement, which is available at [www.connective.com.au/privacy](http://www.connective.com.au/privacy)

In all circumstances where contractors and agents may become aware of personal information, confidentiality agreements apply. Our agents and contractors may only use personal information for our purposes.

We may be allowed or obliged to disclose information by law, for example under Court Orders or Statutory Notices pursuant to taxation or social security laws.

### Access

You may (subject to permitted exceptions) access your information by contacting Connective, Level 16, 530 Collins Street, Melbourne VIC 3000.

### Applicants authorisation

I declare that the information in this application is accurate and true and authorise Connective to confirm the details in this application with third parties as required.

I understand that to appoint a full member or associate member, it is a requirement that each full member or associate member is identified and a credit search conducted. I authorise Connective to obtain reports from Veda Advantage Business Information Services Ltd to enable them to assess my application to become a full member or Associate member.

## TERMS OF ASSOCIATE/CREDIT REP MEMBERSHIP OF CONNECTIVE

### Application

These terms apply to you if your application is accepted by us. By signing you agree to be bound by these terms. You acknowledge and warrant that:

1. all information provided by you in this Application is true, complete and not misleading in any way;
2. you will comply with all directions from and all processes and procedures required by us, your Full Member, any Lender or provider of other related products that are available through us;
3. you will comply with all laws, regulations and industry codes of practice applying to your conduct;
4. you have the qualifications, training, experience and expertise appropriate to conduct your services under this and the Full Member Agreement between us and the Full Member;
5. you hold all licences and accreditations required by Lenders and any state or federal government legislation to conduct its business, and will maintain such accreditations while you remain an associate member of Connective;
6. you must always act honestly and diligently and with the highest standard of ethics and professionalism;
7. you must not engage in or allow any conduct that is dishonest, unethical, contrary to law, including without limitation that may mislead or deceive; and
8. you must always conduct yourself in a manner that is consistent with and that does not cause the Full Member to breach the terms of the Full Member Agreement between us and the Full Member.

You are responsible for your own conduct and you must indemnify us and keep us indemnified from all claims, suits, demands, liability, loss, damage, cost (including all legal costs on an indemnity basis), clawback or other liability in relation to or arising from:

1. any action, inaction, negligence, willful misconduct, fraud or other action by you; and
2. any breach by you of the warranties and obligations in this Agreement or that would be a breach of the Full Member Agreement between us and the Full Member.

Except as specifically set out here, we do not provide any services to you nor owe any obligations to you as our obligations and responsibilities are between us and the Full Member. As such, we do not make any representation or warranty about the quality, fitness for purpose or performance of the services and facilities offered by us, whether implied by statute, common law, trade usage, custom or otherwise, unless imposed by non-excludable law.

Connective will not be liable to you or any other person for any remuneration, payment, compensation, loss or damage owing to you or any other person or suffered by you or any other person as a result of the conduct, acts or omissions of the Full Member or any other person.

### Signing

By signing this application, you acknowledge the following:

1. I have read and understood the service expectations required of me if my application is successful.
2. I declare that the information in this application is accurate and true and authorise Connective to confirm the details in this application with third parties as required.
3. I understand that to appoint a full member or associate member, it is a requirement that each full member or associate member is identified and a credit search conducted.
4. I authorise Connective to obtain reports from Veda Advantage Business Information Services Ltd to enable Connective to assess my application to become a full member or associate member.
5. I provide consent to the use and disclosure of my personal information as set out above; and
6. I have been provided with the opportunity to read and ask questions about the application, and understand this document.

### Full Member (Business Owner)

<b>Name</b>	
<b>Signature</b>	
<b>Date</b>	
<b>I have already allocated associate with Mercury login:</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No

### Associate/Credit Rep Member

<b>Name</b>	
<b>Signature</b>	
<b>Date</b>	

**IMPORTANT:** Associate members either franchised, licensed or employed by the full member may be authorised to act, but will need to be accredited by the individual lender as well as being an approved associate member of Connective, prior to conducting any interview with clients.

## SUPPORTING DOCUMENTS TO BE PROVIDED WITH YOUR APPLICATION

### **PI Insurance Certificate**

(For information on Connective's Group Policy please see: <https://connective.insurancehouseplus.com.au/>)

- Your professional indemnity insurance policy should cover not only your business, but also any principal, employee, director, partner or related entity whilst acting within the scope of credit assistance duties.
- Your policy must include:
  - \$ 2M per claim
  - \$ 6M in aggregate
  - 12 months runoff cover

### **CIO or FOS Certificate**

(Note, if this application is also for a Connective Credit Rep, we can only accept CIO)

- For more information, please refer to:  
[www.cio.org.au](http://www.cio.org.au)  
[www.fos.org.au](http://www.fos.org.au)

### **Certificate IV or Diploma in Finance and Mortgage Broking**

### **MFAA Initial Compliance/AML or FBAA AML Certificate**

### **One Primary and one Secondary form of clear and current ID**

**(must include either passport or birth certificate).** Please include Visa Entitlements, if applicable.

### **Resume**

- Please include details of your credit assistance lending experience

### **Mentor details (if applicable)**

### **AFP Police Report (no older than 6 months old)**

For more information, please refer to:

[www.afp.gov.au/what-we-do/police-checks/national-police-checks.aspx](http://www.afp.gov.au/what-we-do/police-checks/national-police-checks.aspx)

- Original must be sighted for Connective Credit Representatives
- If known by any other names please ensure that they are listed on the Report

### **ACL or Credit Representative Number**

### **FOR CREDIT REPS ONLY - Completion of Connective's NCCP Tests and Webinars**

## PENDING DOCUMENTS

Note – without the documents below we can progress with your application, however the below is required for some lender accreditations.

### **MFAA or FBAA certificate in individual name**

### **Separation Letter**



## CONNECTIVE BROKER SERVICES PTY LTD (ACN 161 731 111)

Level 16, 530 Collins Street, MELBOURNE VIC 3000

**Phone:** 1300 65 66 37 **Fax:** (03) 8888 9989 **Email:** [applications@connective.com.au](mailto:applications@connective.com.au)