



LOAN APPLICATION

Member No: **Surname:**

Loan Purpose:

(It is **NOT** sufficient to write Home Purchase/Home Improvement/Holiday/Personal Debts).

Current Loan Balance: \$..... Repayments: \$..... W / F / M

Application Amount: \$.....

Total Loan Amount: \$..... Term: Years / Months

Personal Details (Member 1)

Personal Details (Member 2)

Title	Surname			Title	Surname		
Given Names				Given Names			
Residential Address				Residential Address			
Town			Postcode	Town			Postcode
Postal Address				Postal Address			
Years at Present Address		Drivers Licence No.	Expiry Date	Years at Present Address		Drivers Licence No.	Expiry Date
Your present address is				Your present address is			
Owned <input type="checkbox"/> Buying <input type="checkbox"/> Renting <input type="checkbox"/> Boarding <input type="checkbox"/>				Owned <input type="checkbox"/> Buying <input type="checkbox"/> Renting <input type="checkbox"/> Boarding <input type="checkbox"/>			
Date of Birth		Marital Status	Children	Date of Birth		Marital Status	Children
Home Phone		Work Phone		Home Phone		Work Phone	
Mobile		E-mail		Mobile		E-mail	
Previous Address if less than 3 Years				Previous Address if less than 3 years			
Name and Address of nearest relative or friend (in Australia)				Name and Address of nearest relative or friend (in Australia)			
Relationship				Relationship			
Address of Relative				Address of Relative			
Phone No				Phone No			

Employment Details
 Current Employer Details
 (Please supply 2 current pay dockets)

Employment Details
 Current Employer Details
 (Please supply 2 current pay dockets)

Occupation:	Occupation:
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Employment:			Employment:		
Full time	Part time	Casual	Full time	Part time	Casual
Self employed	Contractor		Self employed	Contractor	

Employers Name:	Employers Name:

Employers Address:	Employers Address:
Length of Employment Years Months	Length of Employment Years Months
Previous Employer (if less than 3 years in current job)	Previous Employer (if less than 3 years in current job)
Previous Employers Address & Phone No.	Previous Employers Address and Phone No.

FINANCIAL POSITION

Assets Details:

Property:	Estimated Value
Home: address	\$ _____
Investment	\$ _____
Motor Vehicle:	
1. Make: Model:	\$ _____
Engine No.: Chassis No.:	
Rego No.: Year:	
2. Make: Model:	\$ _____
Engine No.: Chassis No.:	
Rego No.: Year:	
Shares and other Investments:	
.....	\$ _____
Bank Accounts & Savings:	
.....	\$ _____
Other Assets:	
.....	\$ _____
Total Assets	\$ _____

Income Details			Income Details		
Member		Week Fortnight Month	Member		Week Fortnight Month
NET Salary:			NET Salary:		
Investments:			Investments:		
Other Income:			Other Income:		

Total Income \$.....

PRIVACY PROTECTION OF INFORMATION – Application for Credit

IMPORTANT NOTICE TO APPLICANT (S) FOR CREDIT. (SECTION 18E(8)(C) PRIVACY ACT 1988)

Please read carefully.

The credit union may give information about you to a credit reporting agency, but only limited kinds of information allowed by the Privacy Act 1988 (Commonwealth). This includes:

- Identity particulars – this only includes your name, sex, date of birth, current known address, two immediately previous addresses, your current or last known employer, and your driver’s licence number.
- The fact that you have applied for credit and the amount.
- The fact that the credit union is a credit provider to you.
- Payments overdue for at least 60 days, when the credit union has taken steps to recover.
- Advice that payments are no longer overdue.
- Cheques for an amount greater than \$100, drawn by you, which have been dishonoured more than once.
- The opinion of the Credit Union that you have committed a serious credit infringement.
- When the credit to you has been discharged.

STATEMENT BY APPLICANT(S) FOR CREDIT

Please read carefully before signing. Where more than 1 applicant, each applicant to sign.

1 Type of credit (tick which box applies.)

The credit I am applying for is:

Wholly or primarily for a domestic, family or household purpose (consumer credit)

Or

Wholly or primarily for another purpose (commercial credit)

2 Giving information to a Credit Reporting Agency (Section 18E(8)(c) Privacy act 1988). The credit union has informed me that it may give personal information about me to a credit reporting agency. I understand that the Credit Union can only give limited kinds of information which are set out in the Privacy Act 1988 and examples of which are listed above.

3 Exchanging information with other credit Providers (Section 18N(1)(b) Privacy act 1988). I agree to the Credit Union checking personal information about me with any credit provider named in my credit application, and with other credit providers that may be named in a credit report issued by a reporting agency, for any of the following purposes:

- To assess my creditworthiness;
- To assess an application on my credit obligations;
- To notify a default by me;
- The collection of overdue payments.

I understand that this information can include any information about my creditworthiness, credit standing, credit history or credit capacity that providers are allowed to give or receive from each other under the Privacy Act 1988.

4 Access to Commercial credit information (Section 18I(4) Privacy act 1988). For the purpose of assessing my application for the credit, I consent to the Credit Union obtaining a report containing information about my commercial activities or commercial credit worthiness, from a business which provides information about the commercial credit worthiness of persons.

5 Access to Consumer Credit information for a Commercial Credit Application (section 18k(1)(b) Privacy Act 1988). If my application is for commercial credit, I consent to the Credit Union, in order to assess my application, obtaining from a credit reporting agency a credit report about me containing consumer credit information.

6 Access to Consumer Credit information by Trade Insurers (Section 18k(1)(e) Privacy Act 1988). If my application is for commercial credit, I consent to a trade insurer obtaining a credit report about me containing consumer credit information, in order to assess whether to insure the credit provider for the credit given to me, or the risk of providing insurance, or to assess the risk of a default by me on this credit.

Name (please print)

Name (please print)

x _____
Signature

x _____
Signature

Date/...../.....

Date...../...../.....

I hereby authorise you to deduct from my pay the amount agreed to in the loan contract relating to this loan application.

Signed x..... **Date**/...../.....

Please draw cheques in favour of:

Name..... Amount \$.....
 Name..... Amount \$.....
 Name..... Amount \$.....

Signed x..... **Date**/...../.....