

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)

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

Personal Details (Member 2)

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

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

Occupation:

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

Occupation:

Employment:

Full time <input type="checkbox"/>	Part time <input type="checkbox"/>	Casual <input type="checkbox"/>
Self employed <input type="checkbox"/>	Contractor <input type="checkbox"/>	

Employment:

Full time <input type="checkbox"/>	Part time <input type="checkbox"/>	Casual <input type="checkbox"/>
Self employed <input type="checkbox"/>	Contractor <input type="checkbox"/>	

Employers Name:

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Employers Name:

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Employers Address:

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

Employers Address:

Length of Employment Years Months
Previous Employer (if less than 3 years in current job)
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

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

Income Details

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

Total Income \$.....

Financial Position (cont)

Expenses (both members if a joint account)

Please supply copies of account statements

Mortgage/Rent /Board	Payable to:	Balance:	Repayment:	
Personal Loan	Payable to:	Balance:	Repayment:	
Personal Loan	Payable to:	Balance:	Repayment:	
Credit cards	Payable to:	Balance:	Repayment:	Limit:
Credit cards	Payable to:	Balance:	Repayment:	Limit:
Store Cards	Payable to:	Balance:	Repayment:	Limit:
Other loans eg (overdraft etc)	Payable to:	Balance:	Repayment:	Limit:
Other expenses eg. Mobile, Medical	Payable to:	Balance:	Repayment:	
Other expenses	Payable to:	Balance:	Repayment:	

Total Expenses \$.....

Loan Application Fee Registration

The Credit Union charges a loan application fee of \$.....

- ☐ The Credit Union refunds this fee if the application is unsuccessful
☐ The Credit Union does NOT refund this fee if the application is unsuccessful
☐ The Credit Union debits the loan application fee to the loan account once the Credit Union approves the loan and funds it
☐ The Credit Union does not charge an application fee
☐ DELETE IF NOT APPLICABLE

Warning

Under the National Credit Code you may be liable to a criminal penalty if you make any false or misleading representation that is material to the Credit Union's decision to approve this application. I/we declare that the information given above is true, correct and complete and that I/we have never committed any act of bankruptcy or had any judgements or legal proceedings against me/us. I agree that this information will remain the property of the Credit Union.

x.....
Signature of Loan Applicant

x.....
Signature of Loan Applicant

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

Sickness and Accident Cover Disclaimer

I/We declare that the benefits of sickness and accident cover have been fully explained to me/us but that I/We have decided that I/We do not wish to participate in the plan, and acknowledge responsibility to maintain payments of loan installments in the event of any disability which may occur.

x.....
Signature of Loan Applicant

x.....
Signature of Loan Applicant

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

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 last 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)

x _____
Signature
Date/...../.....

Name (please print)

x _____
Signature
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/...../.....

MEMBER LIVING EXPENSES ESTIMATION

Date: _____

Member Name: _____

Member No. _____

Please estimate the following costs you may incur on a monthly basis.

Description	Monthly Amount
House insurance, Council rates	\$
Utilities (water, gas, electricity)	\$
Telecommunications (phone, mobile, pay TV)	\$
Food	\$
Clothing	\$
Education (school fees, child care)	\$
Transportation (petrol, running costs, public transport)	\$
Healthcare (medical bills, health insurance)	\$
Other Expenses (entertainment, holidays etc.)	\$
TOTAL	\$