

## loan details

### type

personal    home    investment    bridging/construction    commercial    mortgage line-of-credit

have you discussed a Credit Union SA protected loan?    yes    no

have you provided all supporting documents as per attached 'Information Required' form (F036)?    yes    no

### loan purpose

this loan is predominantly for    consumer (private)    commercial (business) or investment purposes

purpose \_\_\_\_\_

### loan repayment details

amount required \$ \_\_\_\_\_ for a term of \_\_\_\_\_ yrs   at a rate of \_\_\_\_\_ % p.a.

interest type    variable    fixed   payment frequency    weekly    fortnightly    monthly

date required \_\_\_\_\_

## personal details

### primary applicant

member number \_\_\_\_\_

title    mr    mrs    ms    miss

last name \_\_\_\_\_

first \_\_\_\_\_ middle \_\_\_\_\_

driver licence no. \_\_\_\_\_ exp date \_\_\_\_\_

date of birth \_\_\_\_\_

marital status    single    married  
 other \_\_\_\_\_

dependants   number of \_\_\_\_\_

residential address \_\_\_\_\_  
\_\_\_\_\_

length of time at this address \_\_\_\_\_ yrs

residential status    renting    home buyer  
 boarding    home owner

previous residential address (if less than 3 yrs) \_\_\_\_\_  
\_\_\_\_\_

period of time at this address   from \_\_\_\_\_ to \_\_\_\_\_

contact number (hm) \_\_\_\_\_  
(wk) \_\_\_\_\_  
(mb) \_\_\_\_\_

email address \_\_\_\_\_

### joint applicant

member number \_\_\_\_\_

title    mr    mrs    ms    miss

last name \_\_\_\_\_

first \_\_\_\_\_ middle \_\_\_\_\_

driver licence no. \_\_\_\_\_ exp date \_\_\_\_\_

date of birth \_\_\_\_\_

marital status    single    married  
 other \_\_\_\_\_

dependants   number of \_\_\_\_\_

residential address \_\_\_\_\_  
\_\_\_\_\_

length of time at this address \_\_\_\_\_ yrs

residential status    renting    home buyer  
 boarding    home owner

previous residential address (if less than 3 yrs) \_\_\_\_\_  
\_\_\_\_\_

period of time at this address   from \_\_\_\_\_ to \_\_\_\_\_

contact number (hm) \_\_\_\_\_  
(wk) \_\_\_\_\_  
(mb) \_\_\_\_\_

email address \_\_\_\_\_

**employment details**

**primary applicant**

employer name \_\_\_\_\_

employer address \_\_\_\_\_  
\_\_\_\_\_

date commenced employment \_\_\_\_\_

occupation \_\_\_\_\_

**type of employment**

- full time       part time       casual
- self employed     retired       unemployed

if you have been employed by your present employer less than 3 years

name of previous employer \_\_\_\_\_

address \_\_\_\_\_  
\_\_\_\_\_

occupation \_\_\_\_\_

length of service \_\_\_\_\_ yrs from \_\_\_\_\_ to \_\_\_\_\_

type of previous employment \_\_\_\_\_

**joint applicant**

employer name \_\_\_\_\_

employer address \_\_\_\_\_  
\_\_\_\_\_

date commenced employment \_\_\_\_\_

occupation \_\_\_\_\_

**type of employment**

- full time       part time       casual
- self employed     retired       unemployed

if you have been employed by your present employer less than 3 years

name of previous employer \_\_\_\_\_

address \_\_\_\_\_  
\_\_\_\_\_

occupation \_\_\_\_\_

length of service \_\_\_\_\_ yrs from \_\_\_\_\_ to \_\_\_\_\_

type of previous employment \_\_\_\_\_

**income details**

**primary applicant**

*earnings*

gross amount \$ \_\_\_\_\_ net amount \$ \_\_\_\_\_

frequency     weekly     fortnightly     monthly

*other earnings*

gross amount \$ \_\_\_\_\_ net amount \$ \_\_\_\_\_

frequency     weekly     fortnightly     monthly

type of work \_\_\_\_\_

**joint applicant**

*earnings*

gross amount \$ \_\_\_\_\_ net amount \$ \_\_\_\_\_

frequency     weekly     fortnightly     monthly

*other earnings*

gross amount \$ \_\_\_\_\_ net amount \$ \_\_\_\_\_

frequency     weekly     fortnightly     monthly

type of work \_\_\_\_\_

**continuous credit insurance - for extra protection**

- please select one of the following:     death       death & disability       disability
- disability & unemployment       death, disability and unemployment

is insurance     single       joint loan / joint insurance

joint loan / single insurance - name: \_\_\_\_\_

please call me with a quote - best time to call \_\_\_\_\_ phone number \_\_\_\_\_

I do not require insurance

## references

nearest relative (or other referee) not residing at your current address - we may contact your relative or referee to check your details, please advise them that you have given us their details for this purpose.

### primary applicant

name \_\_\_\_\_

address \_\_\_\_\_

contact details (hm) \_\_\_\_\_ (wk) \_\_\_\_\_

(mb) \_\_\_\_\_

relationship \_\_\_\_\_

### joint applicant

name \_\_\_\_\_

address \_\_\_\_\_

contact details (hm) \_\_\_\_\_ (wk) \_\_\_\_\_

(mb) \_\_\_\_\_

relationship \_\_\_\_\_

## judgements

have you had any judgements, guarantees or other legal proceedings against you in the last five years?

yes  no

if yes, please provide details \_\_\_\_\_

## assets

		ownership joint (j) or single (s)	estimated value \$
residence (home, unit etc)	address _____	_____	_____
other real estate	address _____	_____	_____
motor vehicle	make, model and year _____	_____	_____
motor vehicle	make, model and year _____	_____	_____
household effects / contents	_____	_____	_____
savings	company held with _____	_____	_____
investments	company held with _____	_____	_____
shares	company held with _____	_____	_____
superannuation	company held with _____	_____	_____
other assets (eg boat, caravan, motorbike)	details _____	_____	_____
	_____	_____	_____

## liabilities

	owed to	monthly payment \$	balance owing \$	pay out
home repayment /mortgage	_____	_____	_____	<input type="checkbox"/>
board / rent	_____	_____	_____	
personal loan(s)/ lease	_____	_____	_____	<input type="checkbox"/>
hecs	_____	_____	_____	<input type="checkbox"/>
overdraft(s) limit \$ _____	_____	_____	_____	<input type="checkbox"/>
limit \$ _____	_____	_____	_____	<input type="checkbox"/>
credit cards - visa / mastercard / amex	_____	_____	_____	<input type="checkbox"/>
limit \$ _____	_____	_____	_____	<input type="checkbox"/>
limit \$ _____	_____	_____	_____	<input type="checkbox"/>
limit \$ _____	_____	_____	_____	<input type="checkbox"/>
store cards limit \$ _____	_____	_____	_____	<input type="checkbox"/>
limit \$ _____	_____	_____	_____	<input type="checkbox"/>
rental / hp / interest free	_____	_____	_____	<input type="checkbox"/>

## security offered

vehicle (registration papers or purchase invoice required)

year \_\_\_\_\_ make \_\_\_\_\_

model \_\_\_\_\_ value \$ \_\_\_\_\_

when I/we offer security for the loan, I/we agree:

- to reimburse the credit union for its expenses;
  - in obtaining a valuation of the security property even if the credit union decides not to approve the loan application; and
  - in preparing security documents even if we do not complete the loan for any reason at all.
- that the valuation remains the property of the credit union.

property (contract is required if purchasing property)

address of property \_\_\_\_\_

\_\_\_\_\_ volume \_\_\_\_\_ folio \_\_\_\_\_

name of property owner or solicitor/conveyancer if property is being purchased

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_ property value/price \$ \_\_\_\_\_

## privacy protection of information

### Important notice to applicants for credit (Section 18E(8)(c) Privacy Act 1988)

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 a least 60 days, when the credit union has taken steps to recover.
- advice that payments are no longer overdue.
- cheques 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 provided to you has been discharged.

### Statement by applicant(s) for credit

#### 1. Type of credit (tick which box applies)

This credit application refers to funds to be used as follows:

- 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 certain 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 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 credit reporting agency, for any of the following purposes:

- to assess my credit worthiness
- to assess an application by me for credit
- to help me avoid defaulting on my credit obligations
- to notify a default by me.

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

#### 4. Access to commercial credit information (Section 18L(4) Privacy Act 1988).

In order to assess my application for 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. Disclosure of information to persons funding mortgage credit by securitisation (Section 18N(1)(bg) Privacy Act 1988)

If the credit union proposes to arrange the funding for the credit I am applying for by means of an arrangement involving mortgage securitisation, I consent to the credit union disclosing information about my personal credit worthiness to persons or bodies involved in funding mortgage credit by means of securitisation, in order to enable those persons or bodies to perform tasks which are necessary in the funding of the mortgage credit by such means.

#### 6. 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.

#### 7. 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.

## signature

My/our signature(s) below signifies/signify my/our consent under the Privacy Act and my/our declaration that the information in this application is true to the best of my/our information and belief.

full name \_\_\_\_\_ signature \_\_\_\_\_ date \_\_\_\_\_

full name \_\_\_\_\_ signature \_\_\_\_\_ date \_\_\_\_\_

**Warning: under the consumer credit code, you may be liable for a penalty of up to \$10,000 if you make any false or misleading misrepresentation that is material to the credit union's decision to approve this application.**

Thank you for your loan enquiry. To help us to provide you with a **quick answer** to your application, please be sure to forward any of the following items that are relevant to your situation.

## confirmation of income

If you are an employee, we will need a copy of your last two pay slips or a letter from your employer showing your length of service and your base rate of pay.

If you are self employed, we will need copies of your last two income tax returns and trading financial statements.

## details of your assets

You will need to provide us with documentary evidence of your asset values and savings record. Sources may include your:

- water rates notice/council rates notice
- credit union/bank statements showing evidence of savings (last 3 months is sufficient)
- evidence of shares and other deposits
- evidence of superannuation

## details of your liabilities

You will need to provide us with accurate details of all your liabilities, including loans, rental agreements and credit cards/store accounts. The last statement of the account will suffice, please note six months statements for all secured and personal loans. Additional information may be required.

## details of your deposit

You will need to provide us with details of how you are funding any difference between the purchase price of the property and the loan for which you are applying. Evidence of the deposit you have saved will also be required.

## contract details

If you have signed a contract please provide us with:

- a copy of the contract to purchase
- arrangement details for access to the property (if a valuation is required)
- details of insurance cover taken out
- where your house is yet to be built, copies of the building plans and specifications, your building contract and building schedule

## motor vehicle purchase

Please provide a copy of the registration papers and dealer's invoice and details of your comprehensive motor vehicle insurance cover.

If you have any questions, please contact Credit Union SA on 8202 7777 or your nearest branch.

your appointment is with \_\_\_\_\_

phone number \_\_\_\_\_

time and date \_\_\_\_\_

To enable the approval process to take place, can you please provide the following items at your appointment, thank you

### loan checklist

#### income

- 2 most recent pay slips
- group certificates
- copy of employment contract
- tax returns for the last 2 years (if company/family trust)
- current statement of benefits from Centrelink
- group certificates or tax returns if regular commissions/bonuses

#### rental income

- tenancy agreement and current rental statement or
- letter from Real Estate Agent advising proposed rental

#### assets

- evidence of savings history (3 mths) - not required for accounts with Credit Union SA
- proof of investments - not required for accounts with Credit Union SA
- council rates notice on existing owned property(s) or water rates - not required if home loan is with Credit Union SA
- superannuation statements, share certificates etc (age dependant)

#### liabilities

- details on any existing loans
- 6 months statements for all home and personal loans - estements are acceptable, however at least one original loan statement is to be provided - not required if loan is with Credit Union SA
- credit cards/store accounts - current statement
- hire purchase eg. radio rentals - copy of agreement
- leasing - copy of agreement

**Note: these documents are required for assessment and payouts**

#### other

- drivers licence number and expiry date
- copy of purchase contract
- copy of sale contract
- copy of plans, specifications and building contracts and bank pack (constructions/renovations)
- valuation fee - if required
- conveyancer details
- copy of current insurances, home & contents, car (new & existing)
- car details (reg #) if required for security