

## loan details

### loan type

personal     home     investment     bridging/construction     commercial

have you discussed a Credit Union SA protected loan?     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 name \_\_\_\_\_

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

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

marital status     single     married     other

dependants     yes     no  
no. of dependants \_\_\_\_\_

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

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

residential status     renting     home buyer  
 boarding     home owner

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

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

contact number \_\_\_\_\_

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

### joint applicant

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

title     mr     mrs     ms     miss

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

first name \_\_\_\_\_

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

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

marital status     single     married     other

dependants     yes     no  
no. of dependants \_\_\_\_\_

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

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

residential status     renting     home buyer  
 boarding     home owner

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

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

contact number \_\_\_\_\_

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

**employment details**

*Special note for self-employed - please enclose a copy of the last two years financial statements or tax returns.*

**primary applicant**

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

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

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

occupation \_\_\_\_\_

work phone no. \_\_\_\_\_

work fax no. \_\_\_\_\_

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 \_\_\_\_\_

work phone no. \_\_\_\_\_

work fax no. \_\_\_\_\_

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**

please attach a copy of your last 2 pay slips to verify income *earnings*

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

frequency \_\_\_\_\_ weekly/fortnightly/monthly

*other earnings*

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

frequency \_\_\_\_\_ weekly/fortnightly/monthly

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

**joint applicant**

please attach a copy of your last 2 pay slips to verify income *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

**next of kin**

not living with you and residing in Australia

full name \_\_\_\_\_

address \_\_\_\_\_

telephone no. \_\_\_\_\_

relationship \_\_\_\_\_

**referee**

business/private referee residing in South Australia

full name \_\_\_\_\_

address \_\_\_\_\_

telephone no. \_\_\_\_\_

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.**