Personal loan application

Name(s) _____

Member number *(if applicable)* _____

Requirements & Objectives

Loan amount required $_____

for the Purpose of _____

_____

If refinancing

Will the new loan be used to refinance existing debts? ☐ Yes ☐ No

Are you currently experiencing any difficulties making repayments? ☐ Yes ☐ No

What outcome(s) are you looking to achieve? ☐ Lower repayment ☐ Lower rate ☐ Better loan features ☐ Greater flexibility ☐ Unhappy with current credit provider

Loan details

Personal loan

☐ Fixed rate secured ☐ Variable rate unsecured

☐ Variable rate secured

Amount $_____ Rate _____ % p.a.

Term_____

Personal details

Primary applicant

Member number_____

Title_____ Last name _____

First _____ Middle _____

Driver's licence no._____ Exp date _____

Date of birth _____ Marital status _____

No and age of dependants_____

Residential address_____

_____

Length of time at this address_____

Previous residential address *(if less than three yrs)*_____

_____

Period of time at this address: from_____ to_____

Contact number: (hm) _____(wk) _____

(mb)_____

email _____

Joint applicant

Member number_____

Title_____ Last name _____

First _____ Middle _____

Driver's licence no._____ Exp date _____

Date of birth _____ Marital status _____

No and age of dependants_____

Residential address_____

_____

Length of time at this address_____

Previous residential address *(if less than three yrs)*_____

_____

Period of time at this address: from_____ to_____

Contact number: (hm) _____(wk) _____

(mb)_____

email _____

Employment details

Primary applicant

Occupation _____

Employer name _____

Date commenced employment _____

Employer address _____

Type of employment _____

Previous employer details (if employed by present employer less than three yrs)

Name _____

Address _____

Occupation _____

Employed from _____ to _____

Joint applicant

Occupation _____

Employer name _____

Date commenced employment _____

Employer address _____

Type of employment _____

Previous employer details (if employed by present employer less than three yrs)

Name _____

Address _____

Occupation _____

Employed from _____ to _____

Income details

Primary applicant

Main employment income Gross $ _____

Net $ _____ Frequency _____

Other income

Type _____ Gross $ _____

Net $ _____ Frequency _____

Type _____ Gross $ _____

Net $ _____ Frequency _____

Joint applicant

Main employment income Gross $ _____

Net $ _____ Frequency _____

Other income

Type _____ Gross $ _____

Net $ _____ Frequency _____

Type _____ Gross $ _____

Net $ _____ Frequency _____

Judgements

Primary applicant

Have you ever been declared bankrupt, been insolvent or assigned your estate for the benefit of creditors? ☐ Yes ☐ No

Have you ever had any financial judgements or legal proceedings against you, including current proceedings? ☐ Yes ☐ No

Have you been a shareholder or officer of a company to which a manager, receiver or liquidator was appointed? ☐ Yes ☐ No

Are you a guarantor for another person's loan? ☐ Yes ☐ No

If yes to any of the above please provide details _____

_____

_____

Joint applicant

Have you ever been declared bankrupt, been insolvent or assigned your estate for the benefit of creditors? ☐ Yes ☐ No

Have you ever had any financial judgements or legal proceedings against you, including current proceedings? ☐ Yes ☐ No

Have you been a shareholder or officer of a company to which a manager, receiver or liquidator was appointed? ☐ Yes ☐ No

Are you a guarantor for another person's loan? ☐ Yes ☐ No

If yes to any of the above please provide details _____

_____

_____

Assets - Please enter the combined asset position of all applicants

Real estate $ Estimated value

Address _____ _____

Address _____ _____

Motor vehicle

Year, make and model _____ _____

Year, make and model _____ _____

Year, make and model _____ _____

Investments

Superannuation _____

Shares _____

Bank accounts $ Estimated value

Institutions and account numbers

_____ _____ _____

_____ _____ _____

_____ _____ _____

Other assets

Household contents _____ _____

Other _____ _____

Other _____ _____

Other _____ _____

Liabilities - Please enter the combined liability position of all applicants

	Landlord			Payment	Frequency	
Rent / Board						
	Lender	**Rate**	**Balance**	**Payment**	**Frequency**	**Pay out**
Mortgage secured loan						
Mortgage secured loan						
Mortgage secured loan						
Personal loan						☐
Personal loan						☐
Lease / hire purchase						☐
Lease / hire purchase						☐
Overdraft(s) limit $						☐
limit $						☐
Credit card(s) limit $						☐
limit $						☐
limit $						☐
Store card(s) limit $						☐
limit $						☐
HECS/HELP						☐
Other						☐

Security offered

☐ Vehicle (registration papers or purchase invoice required) Year _____ Make_____ Model_____ Value$_____

Application for transaction account

I/we request the following account(s) to be opened. If this loan application is in joint names, we request the account(s) to be opened in the name of the joint applicants.

☐ **Access Account** ☐ **55+ Account** *(at least one account holder must be 55 years of age or more)* ☐ **Educator+ Account**

☐ **Port+ Account**

☐ Please contact me/us to discuss my/our account requirements.

Payment details

☐ I/we will make arrangement for regular loan repayments to be made from either an account with another financial institution or via payroll deductions with my employer

OR

I/we request Credit Union SA to establish loan repayments from:

☐ **Access Account** ☐ **55+ Account** ☐ **Educator+ Account** ☐ **Port+ Account**

Account number_____ (write New if the account is to be opened)

At the following frequency:

☐ ***Monthly** ☐ **Fortnightly** ☐ **Weekly**

For the following amount:

☐ **Minimum contracted loan amount** ☐ **$_____** ☐ ***Commencing_____**

***Cannot select 29-31**

Other Expenses		
Expense Category	**Detailed description**	**Total $ per month**
Housing and Property expenses (including Utilities)	Primary residence - rates	
	Primary residence - electricity	
	Primary residence - gas	
	Primary residence - emergency services levy	
	Primary residence - water	
	Primary residence - maintenance	
	Primary residence - repairs	
	Non-primary residence/s - rates	
	Non-primary residence/s - electricity	
	Non-primary residence/s - gas	
	Non-primary residence/s - emergency services levy	
	Non-primary residence/s - water	
	Non-primary residence/s - maintenance	
	Non-primary residence/s - repairs	
	Strata Fees	
	Outsourced property maintenance	
Telephone and Internet	Telephone accounts (home and mobile), internet	
Pay TV	Pay TV subscriptions	
Groceries	Typical supermarket bill for groceries - food, toiletries, cleaning products etc	
Recreation and Entertainment	Alcohol, tobacco, gambling, restaurants, membership fees and subscriptions, pet care, holidays	
Clothing and Personal Care	Clothing, footwear, cosmetics, personal care	
Medical and Health (excluding health insurance)	Medical and health costs including doctor, dental, optical and pharmaceutical etc. (exclude health insurance)	
Transport	Fuel	
	Registration - Primary vehicle	
	Maintenance and servicing	
	Parking costs	
	Public transport	
	Registration of vehicles other than car	
Public Education	Public school (preschool, primary and secondary) fees and associated costs (books, uniforms etc)	
Private Education (including any tuition)	Private school (preschool, primary and secondary) fees and associated costs (books, uniforms etc)	
Tertiary Education (excluding HECS)	Tertiary education expenses	
Childcare	Childcare	
Insurance	Primary residence - buildings / contents	
	Car insurance	
	Non-primary residence/s - buildings / contents	
	Landlord insurance	
	Health insurance	
	Life insurance	
	Vehicle insurance (other than car)	
Other	Unique items not covered in above categories (please provide details)	
	TOTAL	

Privacy permission

1. What information can be disclosed?

The Privacy Act allows Credit Union SA Ltd ('we', 'us', 'our') ACN 087 651 232 to use and disclose personal information we collect about you when related to the primary purpose for which it was collected and for related secondary purposes that you would reasonably expect. In connection with providing credit to you, personal information may include credit information, such as:

- details to identify you and verify your identity, such as your name, sex, date of birth, current and previous addresses, your current and last known employer, employment history, employment income and your driver's licence,
- the fact that you have applied for credit and the amount or that we are a current credit provider to you, or that you have agreed to be a guarantor,
- advice that payments previously notified as unpaid are no longer overdue,
- information about your current or terminated consumer credit accounts and your repayment history,
- financial hardship information about you,
- payments overdue for at least 60 days and for which collection action has started,
- in specified circumstances, that in our opinion you have committed a serious credit infringement,
- the fact that credit provided to you by us has been paid or otherwise discharged,
- information about court judgments which relate to credit that you have obtained or applied for
- information about you on the National Personal Insolvency Index
- publicly available information about your credit worthiness, and
- other information about credit standing, worthiness, history or capacity that credit providers can disclose under the Privacy Act, including a credit report.

Your sensitive information (eg, membership of a professional or trade association) may also be disclosed where relevant to this application.

2. Why do we obtain information?

Before, during or after the provision of our products and services to you, we may collect your personal information for the purpose of providing products and services to you, managing our business and complying with laws. When providing credit to you, this may include assessing your application for consumer or commercial credit or to be a guarantor for the applicant, assessing your credit worthiness, managing your loan or the arrangements under which your loan is funded or collecting overdue payments.

If you do not provide us with the personal information that we request, we may not be able to consider your application for credit or provide other services.

3. Who can give or obtain information?

For the purpose of providing products and services to you, managing our business and complying with laws, we may give information to:

- external service providers to us, such as organisations which we use to verify your identity, verify your employment income and history, to analyse your income and expenses when you apply for credit, payment system operators, mailing houses, research consultants and providers of electronic document execution services,
- insurers and re-insurers, where insurance is provided in connection with our services to you,
- debt collecting agencies, if you have not repaid a loan as required,
- our professional advisors, such as accountants, lawyers and auditors,
- state or territory authorities that give assistance to facilitate the provision of home loans to individuals,
- other credit providers and their professional advisors,
- your representative, for example, lawyer, mortgage broker, financial advisor or attorney, as authorised by you, or
- government and regulatory authorities and other organisations if required or authorised by law.

In addition, in connection with providing credit to you, we and the credit providers mentioned below may:

- obtain a commercial and consumer credit report containing personal information about you from a credit reporting body,
- obtain personal information about you from your employer, your employer service providers and any referees that you may provide,
- exchange credit information about you with each other, and
- exchange credit information about you with any credit reporting body and any other provider of credit to you named in your credit application or a credit report from a credit reporting body.

Credit providers can mean:

- us,
- our related companies,
- any introducer, dealer or broker referred to in a loan application,
- any agent or contractor of ours assisting in processing a loan application, and
- other entities that may be involved in a securitisation arrangement or other joint arrangement which we may use to fund or manage your loan.

Disclosure to overseas recipients

We may disclose your personal information overseas. However, if we do disclose this information outside Australia, we will do so on the basis that the information will be used only for the purposes set out in this document.

4. Important information about credit reporting bodies

If you apply for or hold any kind of credit with us, we may disclose information to a credit reporting body. That includes disclosing that you are in default under a credit agreement or have committed a serious credit infringement, if that is the case.

Specifically, we may disclose information to or collect information from Equifax, whose privacy policy and contact details are available at www.equifax.com.au.

Credit reporting bodies collect credit information about individuals which they provide as credit reports to credit providers and others in the credit industry to assist them in managing credit risk, collecting debts and other activities.

We do not need your consent to make an information request about you to a credit reporting body. If we make a request, it may affect your credit score or credit rating calculated by the credit reporting body.

The impact of credit information requests on your credit score or credit rating will depend on the type and amount of credit you apply for, the frequency of requests, and your credit history.

"Credit pre-screening" is a service for credit providers wishing to send direct marketing material about credit services. A credit reporting body uses information it holds to screen out individuals who do not meet criteria set by the credit provider.

Credit reporting bodies must maintain a confidential list of individuals who have opted out of their information being used in pre-screening. To opt out of credit pre-screening, contact the credit reporting body, using the contact details on their websites, referred to above.

You can also ask a credit reporting body not to use or disclose your personal information for a period if you believe on reasonable grounds that you have been or are likely to be a victim of fraud, including identity fraud.

5. Disclosure to insurers and guarantors

In connection with providing credit to you, a lenders' mortgage insurer may obtain credit information about you from a credit provider or from a credit reporting body to assess whether to provide lenders' mortgage insurance to us in relation to an application for consumer credit or whether to provide

Continue overleaf.....

trade insurance to us in relation to an application for commercial credit. In connection with providing credit to you, the credit providers may give a guarantor, or a person who is considering becoming a guarantor, credit information about you for the purpose of enabling the guarantor to decide whether to act as guarantor or to keep informed about the guarantee.

6. Personal information about third parties

You represent that, if at any time you supply us with personal information about another person (for example a referee, your joint account holder(s) or borrower(s)), you are authorised to do so; and you agree to inform that person who we are, how to contact us, how to obtain our Privacy Policy, and that we will use and disclose their personal information for the purposes set out in this Permission and that they can gain access to that information by contacting us.

7. Electronic verification

Under the AML/CTF Act, we can disclose your name, residential address and date of birth to third parties, including electronic verification service providers that allow us to verify that the information presented on identity documents matches the records held by the document issuing agency. The purpose of this disclosure is to ask them to assess whether the personal information disclosed matches (in whole or part) personal information about you held in their records (if any). This electronic verification process helps us to verify your identity.

The third party may prepare and provide us with an assessment by using the personal information about you and the names, residential address and dates of birth contained in its records about other individuals.

If you do not consent to us verifying your identity by electronic verification, we will provide you with an alternate verification process to identify you. If this is the case, please contact us on 13 8777 for further information.

8. Security, privacy policy, and marketing preferences

Security

We take all reasonable steps, including technical and organisational measures, to ensure that all your personal information held by us (on our website or otherwise), is protected from misuse, interference and loss, and from unauthorised access, disclosure or modification.

Privacy Policy

Our Privacy Policy located at www.creditunionsa.com.au provides additional information about how we handle your personal information, including our use of electronic verification services to verify your identity. It also explains how you can ask for access to personal information we hold about you and seek correction of that information. It also explains how you can complain about a breach of the Privacy Act or the Privacy (Credit Reporting) Code, and how we will deal with your complaint. We will give you a copy of our Privacy Policy on request.

Marketing Preferences

We may use information about you to inform you about products and services, including those of third parties, unless you ask us not to. We may do so even if you are on the Do Not Call Register, unless you ask us not to.

9. Consumer Data Right

The Consumer Data Right gives you the right to:

- access some of the data (including personal information) held about you by us and by other data holders ('CDR Data'); and
- consent to an accredited third party accessing your CDR Data held by us;

We have a policy about our management of CDR Data. It is available through our website or on request.

10. Privacy Officer

Our Privacy Officer's contact details are:

The Privacy Officer
Level 3, 400 King William Street
Adelaide SA 5000
Telephone: 13 8777

Declaration

The details provided in this application are true and correct, and I understand that the deliberate provision of incorrect information may be punishable by law.

I/we acknowledge having read and understood the Privacy Permission statement to obtain and disclose information and authorise the persons and organisations named to give and obtain the information in the ways specified until the credit is repaid in full.

I/we consent to receiving electronic communications by email, SMS or through Internet Banking. The effect of this consent is that paper documents may no longer be given by Credit Union SA and I/we must regularly check my electronic communications for documents. I/we may withdraw the consent to receiving electronic communications at any time. Should your loan application be approved you will be provided with your loan documents digitally.

1. Full name _____

   Signature _____ Date _____

2. Full name _____

   Signature _____ Date _____