

LOAN DETAILS

I/we wish to apply for: <input type="checkbox"/> Personal Loan <input type="checkbox"/> Car Loan <input type="checkbox"/> Mortgage <input type="checkbox"/> Overdraft (New/Increase)			
Loan Amount: \$	Mortgage Insurance Fee to be Capitalised? <input type="checkbox"/> Yes <input type="checkbox"/> No (Applicable for loans above 80%)		
Loan Term Sought (Max 30yrs):	Interest Only Term Sought (Max 5yrs):		
Purpose:	<input type="checkbox"/> Owner Occupied <input type="checkbox"/> Investment	<input type="checkbox"/> Purchase <input type="checkbox"/> Refinance	<input type="checkbox"/> Debt Consolidation <input type="checkbox"/> Other <input type="checkbox"/> Home Improvements
Details if Car Loan:	Make/Model	Year	Price \$ Trade-In \$

PERSONAL DETAILS

APPLICANT 1

Are you a borrower or guarantor to the loan? <input type="checkbox"/> Borrower <input type="checkbox"/> Guarantor			
Title	Surname	Other Names	
D.O.B	Ages of Dependants	Marital Status	
Home Phone	Work Phone		
Mobile			
Email			
Driver's Licence No.	State	Expiry Date	
Present Address			
<input type="checkbox"/> Home Owner <input type="checkbox"/> Renting	<input type="checkbox"/> Buying <input type="checkbox"/> Boarding	Length of Residence at this Address Yrs Mths	
Previous Address			
<input type="checkbox"/> Home Owner <input type="checkbox"/> Renting	<input type="checkbox"/> Buying <input type="checkbox"/> Boarding	Length of Residence at this Address Yrs Mths	
Employer Name & Address			
Payroll Contact Number			
Occupation	Length of Service Yrs Mths		
<input type="checkbox"/> Part-Time <input type="checkbox"/> Full-Time <input type="checkbox"/> Casual <input type="checkbox"/> Self Employed <input type="checkbox"/> Contract <i>The Credit Union requires minimum of two years employment details</i>			
Previous Employer			
Occupation	Length of Service Yrs Mths		
Australian Resident? <input type="checkbox"/> Yes <input type="checkbox"/> No	Australian Citizen? <input type="checkbox"/> Yes <input type="checkbox"/> No		

APPLICANT 2

Are you a borrower or guarantor to the loan? <input type="checkbox"/> Borrower <input type="checkbox"/> Guarantor			
Title	Surname	Other Names	
D.O.B	Ages of Dependants	Marital Status	
Home Phone	Work Phone		
Mobile			
Email			
Driver's Licence No.	State	Expiry Date	
Present Address			
<input type="checkbox"/> Home Owner <input type="checkbox"/> Renting	<input type="checkbox"/> Buying <input type="checkbox"/> Boarding	Length of Residence at this Address Yrs Mths	
Previous Address			
<input type="checkbox"/> Home Owner <input type="checkbox"/> Renting	<input type="checkbox"/> Buying <input type="checkbox"/> Boarding	Length of Residence at this Address Yrs Mths	
Employer Name & Address			
Payroll Contact Number			
Occupation	Length of Service Yrs Mths		
<input type="checkbox"/> Part-Time <input type="checkbox"/> Full-Time <input type="checkbox"/> Casual <input type="checkbox"/> Self Employed <input type="checkbox"/> Contract <i>The Credit Union requires minimum of two years employment details</i>			
Previous Employer			
Occupation	Length of Service Yrs Mths		
Australian Resident? <input type="checkbox"/> Yes <input type="checkbox"/> No	Australian Citizen? <input type="checkbox"/> Yes <input type="checkbox"/> No		

INCOME

Net wage after tax, super and other deductions \$	Frequency (W, F, M)
Other Net Income (specify) \$	Frequency (W, F, M)
Rental Income Weekly \$	

Net wage after tax, super and other deductions \$	Frequency (W, F, M)
Other Net Income (specify) \$	Frequency (W, F, M)
Rental Income Weekly \$	

PRODUCTS AND SERVICES

BANKSTOWN CITY CREDIT UNION LIMITED 64 KITCHENER PDE, BANKSTOWN
 ABN 40 087 649 769 AFSL 238355 T:02 9797 6000 F:02 9707 6038

Would you like any information on any of the following?

- Home Insurance Contents Insurance Landlord's Insurance Transaction Accounts
 Credit Cards Superannuation Life/Total Permanent Disability/Recovery/Disability Income Protection

How much do you value the protection of your mortgage/home? Home Loan Protection – Life and/or Repayment Cover

Financial Consultation

Would you be needing a Financial Planner? Not at all Not that much Tell me more Very much Vital for me

FINANCIAL POSITION

ASSETS – What you own

Item	Details	Value	Owner
Savings		\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Property Sale Proceeds		\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Asset Sale Proceeds		\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Gift Funds		\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Deposit Paid		\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Owned Property 1		\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Owned Property 2		\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Owned Property 3		\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Owned Property 4		\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Owned Property 5		\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Motor Vehicle 1		\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Motor Vehicle 2		\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Home Contents		\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Super/Life Policies		\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Shares/Investments		\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Total Assets		\$	

LIABILITY – What you owe

Item	Details	Monthly Repayments	Debt To Be Repaid	Balance Owing	Borrower
Rent			<input type="checkbox"/> Yes	\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Home Loan 1			<input type="checkbox"/> Yes	\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Home Loan 2			<input type="checkbox"/> Yes	\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Home Loan 3			<input type="checkbox"/> Yes	\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Home Loan 4			<input type="checkbox"/> Yes	\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Home Loan 5			<input type="checkbox"/> Yes	\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Other Loans			<input type="checkbox"/> Yes	\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Other Debts			<input type="checkbox"/> Yes	\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Credit Card 1		Card Limit	<input type="checkbox"/> Yes	\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Credit Card 2		Card Limit	<input type="checkbox"/> Yes	\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Credit Card 3		Card Limit	<input type="checkbox"/> Yes	\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Store Cards		Card Limit	<input type="checkbox"/> Yes	\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Total Liabilities				\$	

OTHER INFORMATION

SOLICITOR/CONVEYANCER		
Company Name	Contact Name	
Company Mailing Address	State	Postcode
Phone Number	Fax Number	
ACCOUNTANT DETAILS		
Company Name	Contact Number	
Phone Number	Fax Number	
NEAREST RELATIVE		
Name	Phone Number	
Address	State	Postcode
Name	Phone Number	
Address	State	Postcode

SECURITY DETAILS

SECURITY DETAILS 01			
Address		State	Postcode
Type of Property	<input type="checkbox"/> House <input type="checkbox"/> Unit <input type="checkbox"/> Land	Year Built	No. of Bedrooms
Living Area (m ²)	Land (m ²)	No. of Living Rooms	No. of Bathrooms
Construction Type <input type="checkbox"/> Brick <input type="checkbox"/> Brick Veneer <input type="checkbox"/> Other			Lot and D.P No.
Car Accommodation <input type="checkbox"/> Single Garage <input type="checkbox"/> Double Garage <input type="checkbox"/> Other		Other Features <input type="checkbox"/> Ducted Air Conditioning <input type="checkbox"/> Inground Pool	
Other Details Including Size, Date and Cost (e.g. Renovations, granny flats, guest house, pergola, etc.)			
Property Value \$	<input type="checkbox"/> Purchase Price <input type="checkbox"/> Est. Market Value	Land Value \$	Construction Price \$
Contact Name of Vendor or Real Estate Agent for Valuer Access			Phone Number
Mortgagee Name		Full Name(s) to appear on title after settlement	

SECURITY DETAILS 02			
Address		State	Postcode
Type of Property	<input type="checkbox"/> House <input type="checkbox"/> Unit <input type="checkbox"/> Land	Year Built	No. of Bedrooms
Living Area (m ²)	Land (m ²)	No. of Living Rooms	No. of Bathrooms
Construction Type <input type="checkbox"/> Brick <input type="checkbox"/> Brick Veneer <input type="checkbox"/> Other			Lot and D.P No.
Car Accommodation <input type="checkbox"/> Single Garage <input type="checkbox"/> Double Garage <input type="checkbox"/> Other		Other Features <input type="checkbox"/> Ducted Air Conditioning <input type="checkbox"/> Inground Pool	
Other Details Including Size, Date and Cost (e.g. Renovations, granny flats, guest house, pergola, etc.)			
Property Value \$	<input type="checkbox"/> Purchase Price <input type="checkbox"/> Est. Market Value	Land Value \$	Construction Price \$
Contact Name of Vendor or Real Estate Agent for Valuer Access			Phone Number
Mortgagee Name		Full Name(s) to appear on title after settlement	

**AUTHORITY FOR AUTOMATIC TRANSFER –
STANDARD LOANS**

BANKSTOWN CITY CREDIT UNION LIMITED
ABN 40 087 649 769 AFSL 238355

64 KITCHENER PDE, BANKSTOWN
T:02 9797 6000 F:02 9707 6038

ACCOUNT FOR AUTOMATIC TRANSFER

I wish to use the following account as my nominated account for automatic transfer:

- BCCU Account
- Account at another institution (Please provide recent statement showing account details)
- Payroll distribution (i.e Where pay is currently credited to an existing BCCU savings account)

NOMINATION

NOMINATE A PERSON TO RECEIVE IMPORTANT INFORMATION

Each borrower is entitled to receive a copy of notices and other documents under the National Credit Code. By signing this nomination you are giving up the right to be provided with this information direct from us. You may cancel this nomination at any time by advising us in writing.

I nominate to receive any notices, and other documents under the National Credit Code on behalf of me for the following facility: Standard Loan Credit Card (for portfolio loans, please complete a loan nomination form)

Borrower 1 – sign here X	Borrower 2 – sign here X
Full Name	Full Name
Date	Date

BUSINESS PURPOSE DECLARATION

I/We declare that the credit to be provided to me/us by Bankstown City Credit Union is to be applied wholly or predominately for business purposes or for investment purposes other than investment in residential property.

You should **only** sign this declaration if this loan is wholly or predominately for: business purposes or investment purposes other than investment in residential property. By signing this declaration you may **lose** your protection under the National Credit Code

Borrower 1 – sign here X	Borrower 2 – sign here X
Full Name	Full Name
Date	Date

PRIVACY PROTECTION OF INFORMATION
Privacy Act 1988

BANKSTOWN CITY CREDIT UNION LIMITED 64 KITCHENER PDE, BANKSTOWN
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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 or last 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 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 provided to you has been discharged.

STATEMENT BY APPLICANT(S) FOR CREDIT

Please read carefully before signing. Each applicant to sign below.

1. Type of Credit

Tick appropriate box. The credit I am applying for is:

- For a domestic, family or household purpose (consumer credit); OR
- 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 examples of which are listed above.

3. Exchange 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
- The collection of overdue payments.

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. Personal information about third parties. I understand that if at any time I supply you with personal information about another person (for example, a referee or a person to whom a payment is to be directed), I am authorised to do so and I agree to inform that person who you are, that you will use and disclose their personal information for the purposes set above, and that they can gain access to that information.

5. Access to Commercial Credit Information (Section 18L(4) Privacy Act 1988). For the purpose of assessing 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.

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.

If a valuation has been ordered, the Applicant(s) may be liable to pay a valuation fee regardless of whether the loan proceeds to settlement or not.

Name (Please Print)	Signature 	Date
Name (Please Print)	Signature 	Date

CHECKLIST

- Complete this application in full and signed.
- Supply your 2 most recent pay slips and proof of other income.
- If self employed, supply the last 2 years full tax returns and notice of assessments.
- Supply the current statements for any financial commitments you have or are Guarantor for (including all loans, store account cards, interest free loans and credit cards).
- Supply proof of rental income, if applicable.
- If you live in a rented premises, supply a letter from the landlord or real estate agent stating amount of rent paid, frequency and confirmation rent is up to date; in advance or in arrears.
- If you are a home buyer/owner or have investment property, supply a copy of most recent rates notice and the latest mortgage statement/s.
- For each loan applicant that is not a Bankstown City Credit Union member, proof of identity will need to be provided, e.g. Passport / Birth Certificate / Drivers Licence.
- If the purpose of this loan is to payout an existing loan/s, then written confirmation of the payout amount and effective date will be required.