


**LOAN DETAILS**
**Loan Type**  Personal  Car Loan  Mortgage  Mortgage Offset  Secured Overdraft

**Purpose of this Loan**
**Purchase Price**

Less Deposit or Trade In

**Total Amount of Loan**
**If Overdraft-limit required**
**Is this loan to be added to a existing Credit Union Loan**  Yes  No

If yes Loan Account No:

**Term of Loan**
**Preferred repayments \$**
**Frequency (e.g. fortnightly)**
**Method of payment:** Payroll Deduction  Transfer from Credit Union Account  Other 
**Do you regard this loan as a Business or Commercial Purpose?** Yes  No 
*Marketing Purposes*
**APPLICANT NAME/S**

Rim No	Name	Driver's Licence Number

**APPLICANTS PERSONAL DETAILS**

Phone No.	Date of Birth	Marital Status	Dependants	Age of Dependants

**ADDRESS DETAILS**
**Current Residential Address**
**Length of Residency**

Years      Months

Years      Months

**Residential Status:** Owned  Renting  Buying   Boarding

**Previous Residential Address**

Years      Months

Years      Months

**Residential Status:** Owned  Renting  Buying   Boarding

**EMPLOYMENT DETAILS**

Current Employer	Address	Phone Number	Occupation	Yrs of Service

Previous Employer	Address	Phone Number	Occupation	Yrs of Service

**RELATIVE/REFEREE**

Name	Address	Phone Number	Relationship

**We may use this information about your relative or other referee to contact them to check your details or current address. You should advise them that you have given us their details for this purpose.**

**SUMMARY INCOME STATEMENT**

Income (Gross)	Type	Frequency	Amount
Regular Wage/Salary	_____	_____	_____
Regular Overtime/Allowances	_____	_____	_____
Salary Sacrifice	_____	_____	_____
Social Security Income	_____	_____	_____
Other Income	_____	_____	_____
Other Income	_____	_____	_____
<b>Total Monthly Income</b>			_____

**LIABILITIES / COMMITMENTS**

Liability Type	Repayments	Frequency	Balance	Limit	Payable to
Mortgage	_____	_____	_____	_____	_____
Other Mortgages	_____	_____	_____	_____	_____
Rent/Board	_____	_____	_____	_____	_____
Overdraft	_____	_____	_____	_____	_____
Personal Loan	_____	_____	_____	_____	_____
Personal Loan	_____	_____	_____	_____	_____
Lease/Hire Purchase	_____	_____	_____	_____	_____
Credit Card	_____	_____	_____	_____	_____
Credit Card	_____	_____	_____	_____	_____
Credit Card	_____	_____	_____	_____	_____
Store Account	_____	_____	_____	_____	_____
Store Account	_____	_____	_____	_____	_____
Child Support	_____	_____	_____	_____	_____
Other	_____	_____	_____	_____	_____
Other	_____	_____	_____	_____	_____
<b>Total Monthly Repayment</b>					\$ _____

Have you agreed to guarantor another persons loan Yes / No  
 If Yes, please provide details.

**ASSETS SUMMARY**

Description	Ownership	Value
Residential Property	_____	_____
Other Property / Land	_____	_____
Motor Vehicle	_____	_____
Motor Vehicle	_____	_____
Savings Credit Union	_____	_____
Savings Other	_____	_____
Shares	_____	_____
Superannuation	_____	_____
House Contents	_____	_____
Other	_____	_____
Other	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
<b>Total Value</b>		\$ _____

Office Use Only

**NETWORTH**

\$ \_\_\_\_\_

**SECURITY – Please provide details of security offered**

Mortgage  
Property Address:  
Current Value:

Bill of Sale Vehicle  
Make:  
Model:  
Year:  
Purchase Price:

**SECURED OVERDRAFT – Home Equity Advantage Account**

If my/our application for Home Equity Advantage Secured Overdraft is approved please attach this facility to the follow account:

- S1 Account Account No: 377 .....
- S40 Account Account No: 377 .....

**LOAN APPLICATION FEE**

The Credit Union charges a loan establishment fee of:  
\$150.00 – Unsecured Loans  
\$175.00 – Mortgage Loans / Secured Overdraft  
\$250.00 – Commercial Loans or Self Employed Applicants

The Credit Union debits the loan establishment fee to the loan account once the Credit Union approves the loan and funds it.

**CONSENT TO CONTACT EMPLOYER**

I/We authorise you, our employer disclosed in this application, to disclose information to The Broken Hill Community Credit Union Ltd in relation to my employment status and to confirm my income. Due to the restrictions of the Privacy Act should any further information be required by the institution I accept that I will need to send further acknowledgement of my consent.

**SERVICE NOMINATION**

You may choose to complete this service nomination if you are applying for a Broken Hill Community Credit Union Ltd loan in joint names.

I/we nominate \_\_\_\_\_ (Full name of person nominated)  
to receive notices and other documents under the National Credit Code on behalf of me/all of us.

**Important Notice**

*Each of the persons signing this nomination is, nevertheless, entitled to receive a copy of any notice or other document under the National Credit Code. By signing this form, you are giving up the right to be provided with information direct from us.*

*Any of the persons who have signed this form can advise us at any time in writing that they wish to cancel their nomination.*

**DECLARATION BY APPLICANTS**

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 judgement or legal proceedings against me / us.

I / We authorise the Credit Union to make any relevant enquiries into the references mentioned, my employer or any other credit provider.

I / We acknowledge that a credit reporting agency report will be obtained.

I / We agree that this information will remain the property of the Credit Union.

Before completing this form, each person signing it must read the section titled "Privacy Statement and Consent". Any person providing personal information to us in connection with this application, but who does not sign this form, must sign a separate "Privacy Statement and Consent" Form.

**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.

\_\_\_\_\_  
(Member Signature)

\_\_\_\_\_  
(Member Signature)

\_\_\_\_\_  
(Member Name)

\_\_\_\_\_  
(Member Name)

Date \_\_\_\_\_

## PRIVACY STATEMENT AND CONSENT

**This statement must be read by each applicant and by each individual who signs this Application Form (for example, a guarantor or nominated account signatory). By signing this Application Form you agree to the terms of this statement.**

*This statement explains how we, the "Financial Institution" collect, use and disclose personal information. Personal information is information about and which identifies individuals, including, for example, an individual who is an applicant and an individual who may simply be referred to in the application (such as a referee, guarantor or nominated account signatory). It includes information obtained from any source and, in respect of individual loan applicants and guarantors (if any), includes anything about credit worthiness, standing, history and capacity which, under or in accordance with the Privacy Act 1988, may lawfully be exchanged.*

*We will not use or disclose information collected about you otherwise than for a purpose set out in this statement, a purpose you would reasonably expect, a purpose required or authorised by law, or a purpose otherwise disclosed to, or authorised by, you.*

### 1. Purposes for which we collect and use personal information

- (a) You agree that personal information about you which may at any time be provided to us in connection with the facility for which application is made may be held and used by us to assess and process the application, to establish, provide and administer the facility and to execute your instructions.
- (b) You agree that, in assessing an application for credit or, if relevant, in assessing whether to accept you as a guarantor, we may seek and obtain personal information about you from a credit reporting agency or another financial institution and may give personal information about you to another financial institution.
- (c) You also agree that we may hold and use personal information about you, which may at any time be provided to us in connection with the facility for which this application is made, for the purposes (as relevant) of:
  - considering any other application you may make to us;
  - complying with legislative and regulatory requirements;
  - performing administrative functions, including accounting, risk management, record keeping, archiving, systems development, credit scoring and staff training;
  - managing our rights and obligations in relation to external payment systems;
  - conducting market or customer satisfaction research;
  - developing, establishing and administering alliances and other arrangements (including rewards programs) with other organisations in relation to the promotion, administration and use of our respective products and services;
  - developing and identifying products and services that may interest you; and
  - (unless you ask us not to) providing you with information about other products and services.
- (d) If the facility for which your application is made is regulated under the *Anti-Money Laundering and Counter Terrorism Financing Act 2006*, the collection by us of some information to verify your identity and address is required by that Act. Otherwise, the collection of information about you is not required by law, but without it, we may not be able to provide you with the facility for which you apply.
- (e) Where personal information which we collect about you is sensitive information (such as information about health status, membership of a professional or trade association or a criminal record), you nevertheless consent to its collection by us.

### 2. Disclosure of personal information

You agree that we may collect personal information about you from, and disclose it to, the following, as appropriate, even if the disclosure is to an organisation overseas which is not subject to privacy obligations equivalent to those which apply to us:

- credit reporting agencies;
- other financial institutions;
- mortgage insurers used by us and reinsurers of any such mortgage insurer;
- our agents, contractors and external advisers whom we engage from time to time to carry out, or advise on, our functions and activities;
- your agents and contractors, including your finance broker, legal adviser, financial adviser, builder and settlement agent;
- your executor, administrator, trustee, guardian or attorney;
- your referees, including your employer;
- regulatory bodies, government agencies, law enforcement bodies and courts;
- any person who introduces you to us;
- other organisations (including Cuscal Limited) with whom we have alliances or arrangements (including rewards programs) for the purpose of promoting our respective products and services (and any agents used by us and our business partners in administering such an arrangement or alliance);
- anyone supplying goods or services to you in connection with a rewards program associated with the facility;
- debt collecting agencies;
- external payment systems operators;
- your and our insurers or prospective insurers and their underwriters;
- your guarantors and prospective guarantors;
- an organisation proposing to fund the acquisition of or acquire, any interest in any obligation you may owe us (whether under a loan, guarantee or security), that organisation's agents, persons involved in assessing the risks and funding of the acquisition and, after acquisition, the purchaser and any manager;
- any person to the extent necessary, in our view, in order to carry out any instruction you give to us; and
- (unless you tell us not to) other organisations (including our related bodies corporate) for the marketing of their products and services.

### 3. 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 or a person to whom a payment is to be directed), you are authorised to do so and you agree to inform that person who we are, that we will use and disclose their personal information for the purposes set out in paragraph 1 above, and that they can gain access to that information.

### 4. Access to your personal information and contacting us

- (a) Subject to the provisions of the Privacy Act 1988, you may access personal information which we hold about you at any time by asking us. We may charge you a fee for accessing your personal information. You will be advised at the time of your application for access of the applicable fee.
- (b) Notwithstanding anything else in this statement, you may, at any time, tell us that you do not wish to receive any direct marketing communication and/or not to disclose your information to any other organisation (including related bodies corporate) for their marketing purposes. You may do this by using the process set out in our Privacy Policy which can



## Loan checklist – things to provide with your loan application

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Thank you for your loan enquiry. Please ensure you have completed all relevant fields of the application form. Based on the information you provide in your application, we will attempt to provide you with an answer, subject to confirmation of your details. To assist us in assessing your application we may require confirmation of any of the following items that are relevant to your situation.

Please note: You may lodge your application without this information, however we may not be able to formalise our decision on your application without this confirmation.

### Proof 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.

For Centrelink recipients or those who receive a Pension, please provide us with a statement of entitlement from the appropriate organisation.

Eg. Age Pension – Centrelink

War Veteran – Department of Veterans Affairs

If you are self employed, please contact us so we can advise you of the documentation we will require.

### Details of your Assets

We may require documentary evidence of your asset values and savings records.

For example:

- Statement of savings accounts for all accounts except your Broken Hill Credit Union Ltd savings accounts (last 3 months if possible)
- Evidence of shares or other deposits
- Copy of water and council rates notice
- Copy of Motor Vehicle or Home Insurance Policy
- 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 be sufficient. Please note, if the purpose of the loan is for debt consolidation or refinance then a minimum of 3 months account history will be required.

### Details of your Deposit

We will require 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 this deposit will be required.

### Details of House contract

If you have signed a contract please provide us with:

- a copy of the contract to purchase
- where a house is yet to be built, copies of the building plans and specifications, your building contract and building schedule

### Details of Motor Vehicle purchase

If you have signed a sales contract with a dealer, please provide a copy.