

1. LOAN DETAILS

Please tick type of loan required

Home Loan Investment loan Personal Loan Overdraft with Visa Debit
 Business Loan

Loan Purpose (if loan is to purchase property or a motor vehicle, please provide details, e.g. property address, vehicle make and year etc):

This loan is predominantly for: Consumer (Private) or Investment or Commercial (Business) purposes

Loan/limit amount: \$ Term: Preferred repayments: Payment frequency: W F M

Fixed period (if applicable): yrs

Yes, I would like my loan protected to cover me in the event of death, sickness/accident, unemployment and/or trauma:

2. APPLICANT DETAILS

If you are making this application as a natural person, sole trader or joint proprietor, please complete the Business Application that accompanies this form

Are you applying as: Borrower Guarantor Are you applying as: Borrower Guarantor

Applicant

Title: Surname:

First name(s):

Date of Birth: / / Sex: M F

Marital status: Drivers Licence No:

Residential Address:

Suburb/City: State: Postcode:

Period at this address: yrs months

No. dependants: Ages:

Currently do you: Own a home Renting Boarding

Home tel: Mobile:

Business tel: E-mail:

Joint Applicant (if applicable)

Title: Surname:

First name(s):

Date of Birth: / / Sex: M F

Marital status: Drivers Licence No:

Residential Address:

Suburb/City: State: Postcode:

Period at this address: yrs months

No. dependants: Ages:

Currently do you: Own a home Renting Boarding

Home tel: Mobile:

Business tel: E-mail:

3. PREVIOUS ADDRESS

Please fill in your previous address details if you have been at your current address for less than 3 years. Otherwise proceed to section 4.

Applicant

Previous address (if less than 3 years):

Suburb/City: State: Postcode:

Period at this address: yrs months

Did you: Own the home Rent Board

Joint Applicant (if applicable)

Previous address (if less than 3 years):

Suburb/City: State: Postcode:

Period at this address: yrs months

Did you: Own the home Rent Board

4. EMPLOYMENT & REFEREE DETAILS

Applicant

Employer's name:

Employer's Address:

Suburb/City: State: Postcode:

Period of employment: yrs months

Occupation:

Are you: Full time Part time Contract

Previous employment (if less than 3 years in current employment):

Suburb/City: State: Postcode:

Name of a relative/friend (Australian resident but not living with you):

Relatives/Friends address:

Suburb/City: State: Postcode:

Telephone number:

Relationship (Parent/Sibling/Friend):

Joint Applicant (if applicable)

Employer's name:

Employer's Address:

Suburb/City: State: Postcode:

Period of employment: yrs months

Occupation:

Are you: Full time Part time Contract

Previous employment (if less than 3 years in current employment):

Suburb/City: State: Postcode:

Name of a relative/friend (Australian resident but not living with you):

Relatives/Friends address:

Suburb/City: State: Postcode:

Telephone number:

Relationship (Parent/Sibling/Friend):

5. FINANCIAL DETAILS

Applicant

Gross Income		wk	ftn	nth
Primary income:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Rental income:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Other income:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Commitments	Payable to and amount
Mortgage/rent/board:	<input type="text"/>
Investment Loan:	<input type="text"/>
Car Loan:	<input type="text"/>
Credit Card(s):	<input type="text"/>
Other:	<input type="text"/>

Assets	Details and value
Home/land:	<input type="text"/>
Investment property:	<input type="text"/>
Motor vehicles:	<input type="text"/> Make, model & year
Home contents:	<input type="text"/> Insured value
Savings:	<input type="text"/>
Superannuation:	<input type="text"/> Company
Other:	<input type="text"/>

Joint Applicant (if applicable)

Gross Income		wk	ftn	nth
Primary income:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Rental income:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Other income:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Commitments	Payable to and amount
Mortgage/rent/board:	<input type="text"/>
Investment Loan:	<input type="text"/>
Car Loan:	<input type="text"/>
Credit Card(s):	<input type="text"/>
Other:	<input type="text"/>

Assets	Details and value
Home/land:	<input type="text"/>
Investment property:	<input type="text"/>
Motor vehicles:	<input type="text"/> Make, model & year
Home contents:	<input type="text"/> Insured value
Savings:	<input type="text"/>
Superannuation:	<input type="text"/> Company
Other:	<input type="text"/>

6. INVESTMENT/BUSINESS LOANS ONLY

This declaration must be signed by all borrowers for it to be effective: Yes:

I/We declare that the credit to be provided to me/us by the credit provider is to be applied wholly or predominantly for business or investment purposes (or both).

IMPORTANT

You should not tick yes to this declaration unless this loan is wholly or predominantly for business or investment purposes. By ticking yes then signing this application you may lose your protection under the Consumer Credit Code.

7. SERVICE NOMINATION DECLARATION

If your loan is in joint names, you may nominate one borrower to receive statements and notices on the account. If you do not nominate one borrower, ALL borrowers named on the loan will receive statements on the account.

I/ We nominate (full name of person nominated): Member number:

to receive notices and other documents under the Consumer Credit Code on behalf of all of us.

IMPORTANT NOTICE

Each person(s) signing this loan application is entitled to receive a copy of any notice or other document issued under the Consumer Credit Code. By completing this service nomination declaration you are giving up the right to be provided with information directly from the Credit Union.

Any person who has signed this loan application can advise the Credit Union at any time, in writing, that they wish to cancel their nomination and accordingly wish to directly receive a copy of any notice or other document under the Consumer Credit Code.

8. 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 such information as allowed by the Privacy Act 1988 (Commonwealth).

This includes:

- Identity particulars - this only includes your name, sex, date of birth, current known address, two immediate previous addresses, your current or last known employer and your drivers 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 at least 60 days, when the Credit Union has taken steps to recover such payment.
- Advice that payments are no longer overdue.
- Cheque 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.
- Court judgments or bankruptcy orders made against you.

COLLECTION OF PERSONAL INFORMATION (NPP 1.3 Privacy Act 1988)

The Credit Union limits the collection of information from you to what is needed to provide its products and services, to offer new products and services, and to fulfil any legal and regulatory requirements. It is not mandatory for you to answer any questions, although in some circumstances if you choose not to answer questions it may limit the service and products the Credit Union is able to offer. In some cases we may be unable to comply with our statutory obligations or provide you with financial services.

The Credit Union outsources some of its work and may disclose personal information about you to these service providers. Service providers may include solicitors, accountants, mailing houses, mercantile agents, valuers and information technology professionals. The personal information is not provided to these providers for their own use and will only be done in accordance with our Privacy Policy. We do not give your personal information to any third parties for their use.

You can access personal information we hold about you, or obtain a copy of our Privacy Policy by contacting us on 1300 13 22 77. There will be no charge for lodging a request for access to personal information. Although we may charge you for providing access, any charges will not be excessive.

STATEMENT BY APPLICANT(S) FOR CREDIT

Please read carefully before signing. Where more than one applicant, each applicant is to sign.

1. Giving information to a Credit Reporting Agency (Section 18E (8) (c) Privacy Act 1988)

The Credit Union has informed me/us that it may give certain information about me/us to a credit reporting agency. I/We 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.

2. Exchanging Information with other Credit Providers (Section 18N (1) (b) Privacy Act 1988)

I/We agree to the Credit Union checking personal information about me/us with any credit providers named in my/our 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/our credit worthiness;
- to assess an application by me/us for credit;
- to notify a default by me/us;
- the collection of overdue payments.

I/We understand that this information can include any information about my/our 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.

9. PRIVACY PROTECTION OF INFORMATION (continued)

3 Access to Commercial Credit Information (Section 18L (4) Privacy Act 1988)

For the purpose of assessing my/our application for credit, I/We consent to the Credit Union obtaining a report containing information about my/our commercial activities or commercial credit worthiness, from a business that provides information about the commercial credit worthiness of persons.

4. Disclosure of Information necessary for funding mortgage credit by Securitisation (Section 18N (1) (bg) (ga) Privacy Act 1988)

If the Credit Union proposes to arrange the funding for the credit I/We are applying for by means of an arrangement involving mortgage securitisation, I/We consent to the Credit Union disclosing any report or information about my/our credit worthiness, credit standing, credit history or credit capacity, whether in a written or other form to persons or bodies involved in funding mortgage credit by means of securitisation, directly or indirectly through other persons or bodies so involved, in order to enable those persons to perform tasks which are necessary in funding and management of the mortgage credit by such means.

5. Access to Consumer Credit Information for a Commercial Credit Application (Section 18K (1) (b) Privacy Act 1988)

If my/our application is for commercial credit, I/We consent to the Credit Union, in order to assess my/our application, obtaining from a credit reporting agency credit report about me/us.

6. Access to Consumer Credit Information by Trade Insurers (Section 18K (1) (e) Privacy Act 1988)

If my/our application is for commercial credit, I/We consent to a trade insurer obtaining a credit report about me/us containing consumer credit information, in order to assess whether to insure the credit provider for the credit given to me/us, or the risk of providing insurance, or to assess the risk of a default by me/us on this credit.

7. Information to Guarantor

I/We agree that the Credit Union may give any information about this loan to any guarantor and may provide any guarantor with a copy of any contract and/or ancillary documents between myself/ourselves and the Credit Union.

8. Third Party Information (NPP 1.5 Privacy Act 1988)

I/We declare that I/We have or will obtain the permission of any referee relative, friend and any employer, whose personal information I/We have provided on this form, to disclose their personal information and I/We undertake to inform them:

- of the identity and contact details of the Credit Union;
- that they may gain access to their personal information held by the Credit Union;
- that the Credit Union may keep and use that information to contact them in the event that the Credit Union is unable to contact or locate me/us for any reason; and
- that, in the case of the employer, the Credit Union may keep and use the information to contact him or her to verify my/our employment.

10. DECLARATION

	Yes	No
■ Have you ever been declared bankrupt or insolvent, or had an estate assigned for the benefit of creditors?	<input type="checkbox"/>	<input type="checkbox"/>
■ Have you ever been shareholders or office holders of a private company in which a manager, receiver or liquidator been appointed?	<input type="checkbox"/>	<input type="checkbox"/>
■ Is there any unsatisfied judgement that has been entered against you or any company of which you were a shareholder or officeholder?	<input type="checkbox"/>	<input type="checkbox"/>
■ Have you, or any company of which you have been associated, ever had property foreclosed upon?	<input type="checkbox"/>	<input type="checkbox"/>

If you have answered yes to any of the above, please provide details:

I/We declare that:

- the information provided is correct and complete in every detail
- I/We have read and understood the Declaration as to the Purpose of Credit
- I/We have read and understood the Privacy Protection of Information details
- I/We agree to pay any fees or charges required by the Credit Union (eg. Valuation fees, Solicitor fees)
- I/We certify that I/We can afford this loan without enduring any hardship
- I/We supply the above details for the purpose of enabling the Credit Union to determine whether to grant me/us a loan. My/our submission of this application does not imply acceptance by the Credit Union to grant me/us a loan.

Print Name: Print Name:

Signature: Joint Signature (if applicable):

Date: Date:

Please either fax this completed application form to Community First Direct on (02) 9735 1611, or mail it to: P.O. Box 98 Lidcombe NSW 1825, or lodge it any of our Financial Services Stores. Alternately, apply online within our secure environment.

To assist us in processing your application without delay, please provide the following where applicable:
Personal applicants, Sole Traders, Joint Proprietors, Guarantors:

- Evidence of your income (Copy of 2 most recent payslips, or most recent group certificates, or 2 years tax assessment notices)
- Evidence of your residential position (recent rates notice, tenancy agreement, 2 recent rent receipts)
- Evidence of your current loan facilities (3 months recent statements)