

## 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. RATE LOCK FEE

For a Non Refundable upfront fee at application, you will be able to secure the Fixed Rate at application for your Home Loan.

Yes, I would like to apply for a Rate Lock  Fixed Rate

Portion of loan to be locked \$

Payment options

Authorisation to Direct Debit  Or by cheque payable to "Community First Credit Union"

Account details for Direct Deposit of the Rate Lock Fee

Financial Institution:

Account Name:

BSB: - Account Number:

Terms and conditions of Rate Lock:

The Rate Lock Fee is a minimum fee of \$500 or 0.15% of the Fixed Loan amount, whichever is higher. Applying for a rate lock does not guarantee that your loan will be approved. The Rate Lock Fee guarantees that you receive the fixed rate at the time of application. We will hold the locked rate for 90 days from the date of your application and is non refundable. If your loan is approved, the rate lock fee is collected as part of disbursements. If we have not funded your loan within that 90 day period, the rate lock expires. However, if at funding, the Fixed Annual Percentage Rate for loans of the same type is better than the Annual Percentage Rate under Rate Lock, we will ignore the Rate Lock and apply the lesser Annual Percentage Rate to your loan contract.

## 3. 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

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:

Are you an Australian resident? Yes  No

Are you applying as: Borrower  Guarantor

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:

Are you an Australian resident? Yes  No

## 4. 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 5.

### Applicant

Previous Address:

Suburb/City:  State:  Postcode:

Period at this address:  yrs  months

Did you: Own the home  Rent  Board

### Joint Applicant (if applicable)

Previous Address:

Suburb/City:  State:  Postcode:

Period at this address:  yrs  months

Did you: Own the home  Rent  Board

## 5. EMPLOYMENT DETAILS

### Applicant

Employer's name and address:

Suburb/City:  State:  Postcode:

Employers phone number:

Date started:  /  /

Occupation:

Are you: Full time  Part time  Contract  Casual

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

Suburb/City:  State:  Postcode:

### Joint Applicant (if applicable)

Employer's name and address:

Suburb/City:  State:  Postcode:

Employers phone number:

Date started:  /  /

Occupation:

Are you: Full time  Part time  Contract  Casual

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

Suburb/City:  State:  Postcode:

## 6. FINANCIAL DETAILS

### Applicant

#### Net after tax income

		wk	ftn	mth	yr
Primary income:	\$ <input type="text"/>	<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"/>	<input type="text"/>
Other income:	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

#### Commitments

	Lender	Balance	Monthly repayment
Mortgage/rent/board:	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Investment Loan:	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Personal Loan:	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Car Loan:	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Other (e.g. Lease):	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>

	Lender	Balance	Limit
Credit Card:	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>

### Joint Applicant (if applicable)

#### Net after tax income

		wk	ftn	mth	yr
Primary income:	\$ <input type="text"/>	<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"/>	<input type="text"/>
Other income:	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

#### Commitments

	Lender	Balance	Monthly repayment
Mortgage/rent/board:	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Investment Loan:	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Personal Loan:	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Car Loan:	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Other (e.g. Lease):	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>

	Lender	Balance	Limit
Credit Card:	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>

#### Details

#### Monthly amount

Other Living Expenses/Commitments combined: (e.g. insurance, rates, household, other bills, school fees etc)	<input type="text"/>	\$	Total Monthly Expenses:	\$ <input type="text"/>
	<input type="text"/>	\$		
	<input type="text"/>	\$		

## 6. FINANCIAL DETAILS CON'T

### Applicant

Are you paying out: Mortgage  Investment   
 Credit Card  Car Loan   
 Personal Loan

### Joint Applicant (if applicable)

Are you paying out: Mortgage  Investment   
 Credit Card  Car Loan   
 Personal Loan

Assets	Details and value
Home/land:	<input type="text"/> \$
Investment property:	<input type="text"/> \$
Motor vehicle:	<input type="text"/> \$
Second motor vehicle:	<input type="text"/> \$
Home contents:	<input type="text"/> \$
Savings:	<input type="text"/> \$
Superannuation:	<input type="text"/> \$
Other:	<input type="text"/> \$

Assets	Details and value
Home/land:	<input type="text"/> \$
Investment property:	<input type="text"/> \$
Motor vehicle:	<input type="text"/> \$
Second motor vehicle:	<input type="text"/> \$
Home contents:	<input type="text"/> \$
Savings:	<input type="text"/> \$
Superannuation:	<input type="text"/> \$
Other:	<input type="text"/> \$

Is the loan eligible for an Offset Account? Yes  No

Note: Not all home loans are eligible for an Offset Account. Please ask our consultants if an Offset Savings account is available for your requested loan.

### Which Offset Accounts is required?

Package Offset Account (Full transaction functions)  Savings Offset Account (No card and cheque book access)

### Choice of Access facilities:

Telephone Banking:  Cheque book:  Internet Banking:  Deposit book (via NAB):  Visa Debit:

Temporary internet Banking password (please enter 6 numbers):

Temporary internet password - required to be changed when you first access the internet banking service at [www.communityfirst.com.au](http://www.communityfirst.com.au). The password must be numeric. We do not accept your date of birth.

## 7. ELECTRONIC STATEMENTS - CONSENT

The Credit Union is now able to issue electronic statements. If you agree to receive electronic statements, we are no longer required to send you a paper version of your statement. You should check your email regularly for notices from us; and keep your email address up to date. You may withdraw your consent at any time. You will be able to print out or download your electronic statement from our website. By signing below, I consent to receive my loan account statement by electronic means.

Signature:  Joint Signature (if applicable):

## 8. 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 other than investment in residential property.

### IMPORTANT

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

## 9 (a). CREDIT CARD APPLICATION

As part of the loan application process, you may be interested in a credit card as well. If you (including joint applicants where applicable) would like a new credit card, please tick the box (Yes).

Yes:  No:

## 9 (a). CREDIT CARD APPLICATION CON'T

If you ticked 'Yes', please select which credit card you would like:

Community First Low Rate VISA Credit Card:

McGrath Pink VISA Credit Card:

If you applied for a Accelerator Home Loan, you are entitled to a credit card with no Annual Fee.

If you would like this credit card to payout the balance of an existing card, simply complete the section on Balance Transfer below.

### Your additional card (optional)

Title:  First name:  Middle name:

Surname:  Date of Birth:  /  /

Signature of additional Cardholder:

The primary Cardholder is responsible for all debts incurred by the additional Cardholder. The additional card may be cancelled at anytime by calling Community First Credit Union. The cancellation may not be effective until the additional card is surrendered or the Primary Cardholder has taken all reasonable steps to have the card returned to Community First Credit Union.

## 9 (b). BALANCE TRANSFER REQUEST

Account name:  Account name:

Account type:  Account type:

Card account number:  Card account number:

Balance to be transferred:  Balance to be transferred:

Name and address of financial institution:  Name and address of financial institution:

Total amount to be transferred must not exceed your credit limit approved by Community First Credit Union.

Community First accepts balance transfers of \$100 or more from banks, other financial institutions and store cards. Balance transfers may only be made from accounts with financial institutions in Australia in Australian currency. Community First cannot accept balance transfers from other Community First issued cards, if your balance on your Community First credit card has reached or exceeded 95% of the available credit limit balance, if you are in default on any Community First account or if the other account named in your application is in default at the time the application is received.

We will draw a cheque for payment into the account/s you specify and debit the total amount to your Visa Credit Card account. It is your responsibility to confirm that the financial institution maintaining any such account processes each payment. You will have to take your own steps to close the account with any financial institution/s if you wish to do so. Each transfer will attract the current Annual Percentage interest rate from the day of the transfer. The transfer of the balance will not occur until you have accepted the terms and conditions of your Visa Credit Card contract by activating your card.

I/We authorise Community First Credit Union and the financial institution/s specified above to process the Balance Transfer Request.

Signature:  Joint Signature (if applicable):

## 9 (c). OTHER PRODUCTS AND SERVICES

If you are interested in any of the other products, please feel free to discuss it with your Relationship Manager and they will be able to provide you with more information:

Deposit Products Yes:  No:

Savings and Investments Yes:  No:

Insurance (Personal, Building and Contents, Car etc) Yes:  No:

## 10. 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(s):

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

## 10. SERVICE NOMINATION DECLARATION CON'T

### IMPORTANT NOTICE

Each person(s) signing this loan application is entitled to receive a copy of any notice or other document issued under the National 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 National Credit Code.

## 11. PRIVACY PROTECTION OF INFORMATION

'We' in this privacy consent & notification refers Community First Credit Union Ltd as lender of record.

### Privacy consent & notification

We may collect, use, hold & disclose personal & credit information about you for the purposes of arranging or providing credit to you, managing credit, direct marketing of products & services by us, & managing our relationship with you.

You may gain access to this personal & credit information by contacting us or any of those parties listed at the bottom of this consent & notification. A copy of our privacy policy can be accessed at <http://www.communityfirst.com.au/Privacy>. It contains information on how you may access or seek correction of your personal & credit information, & information about our complaints process.

*Credit information* includes the type & amount of credit, repayment history information, default information (including overdue payments), & court information. *Personal information* includes any information from which your identity is apparent.

### Consumer & commercial credit information

We may collect, use, hold, & disclose commercial & consumer credit information about you to assess an application for consumer or commercial credit & manage credit.

### Exchange information with credit providers

We may seek & disclose personal & credit information about you from or to another credit provider for the purposes of assessing your creditworthiness, credit standing, & credit history or credit capacity.

### Exchange information with guarantors

We may seek & disclose personal & credit information about you from or to any person who proposes to guarantee or has guaranteed repayment of any credit provided to you.

### Provide information to a credit reporting body

We may seek & disclose credit information from or to a credit reporting body to assess your application for credit, manage your credit or for the purposes of pre-screening credit offers.

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 below.

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.

### Exchange information with advisers, originators, mortgage insurers & dispute resolution

We may disclose personal & credit information to:

- a mortgage insurer or trade insurer to assess the risk of providing mortgage insurance or assess the risk of default & in connection with any default by you;
- mortgage brokers, mortgage originators, mortgage managers to assess an application for credit or manage credit;
- financial consultants, accountants, lawyers, & advisers acting in connection with any financing provided (or proposed to be provided) to you;
- any industry body, tribunal, court or otherwise in connection with any complaint or dispute regarding the approval or management of your credit;
- another person in connection with funding financial accommodation by means of a securitisation arrangement or other proposed dealing with your credit;
- any person where we are required by law to do so or organisations involved in providing credit to you, any associate, related entity or contractor of ours (including for example stationery printing houses, lawyers, accountants, recoveries firm) or any person considering acquiring an interest in our business or assets.

### Overseas disclosures

We may disclose your personal information overseas. The countries where we are likely to disclose your personal information too include New Zealand & United Kingdom. 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.

### Customer identification

We may disclose personal information about you to an organisation providing verification, including on-line verification of your identity, including for the purposes of the Anti-Money Laundering & Counter-Terrorism Financing Act 2006 (Cth) or any other purpose.

### Customer identification by credit reporting body

We may verify your identity using information held by a credit reporting body (CRB). To do this we may disclose personal information such as your name, date of birth, & address to the CRB to obtain an assessment of whether that personal information matches information held by the CRB.

## 11. PRIVACY PROTECTION OF INFORMATION CON'T

The CRB may give us a report on that assessment & to do so may use personal information about you & other individuals in their files. Alternative means of verifying your identity are available on request. If we are unable to verify your identity using information held by a CRB we will provide you with a notice to this effect & give you the opportunity to contact the CRB to update your information held by them or verify your identity using an alternative method acceptable to us.

Please tick the box if you agree to us verifying your identity using a credit reporting body.

If you do not provide personal information, we may be unable to provide credit.

CRB means VEDA who can be contacted & a copy of their privacy policy accessed, on [www.mycreditfile.com.au](http://www.mycreditfile.com.au).

Community First Credit Union Ltd can be contacted on **1300 13 22 77** or [askus@communityfirst.com.au](mailto:askus@communityfirst.com.au) or **PO Box 98 Lidcombe NSW 1825**.

Signatures of Borrower(s) & date

Borrower (1):	<input type="text"/>	Date:	<input type="text"/>
Borrower (2):	<input type="text"/>	Date:	<input type="text"/>
Guarantor:	<input type="text"/>	Date:	<input type="text"/>

## 12. DECLARATION

	Yes	No
<input type="checkbox"/> Have you ever been declared bankrupt or insolvent, or had an estate assigned for the benefit of creditors?	<input type="checkbox"/>	<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 has been appointed?	<input type="checkbox"/>	<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"/>
<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 (e.g. 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:	<input type="text"/>	Print Name:	<input type="text"/>
Signature:	<input type="text"/>	Joint Signature (if applicable):	<input type="text"/>
Date:	<input type="text"/>	Date:	<input type="text"/>

Please either fax this completed application form to Community First Direct on **(02) 9735 1661**, or mail it to: **P.O. Box 98 Lidcombe NSW 1825**, or lodge it at any of our Financial Services Stores. Alternatively, 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 certificate, 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)