



PERSONAL BORROWERS LOAN APPLICATION

Membership No:	_____
Application No:	_____
Checked & Received by:	_____
Date:	_____

General Enquiries 1300 365 7 24

A. APPLICANTS			
Surname	Given Names		Home Address (include postcode)
	Prime Income Earner (1)		
	Spouse(2)		Postal Address (if different from above)
Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Defacto <input type="checkbox"/> Single <input type="checkbox"/> Widowed <input type="checkbox"/> Divorced		Home <input type="checkbox"/> Buying <input type="checkbox"/> Own <input type="checkbox"/> *Boarding <input type="checkbox"/> *Renting	
Age of Dependants		Home Phone No.	
Previous Home Address (if current under 3 yrs)		Years There	
Name and address of Relative NOT living at the above address _____			
Relationship: _____		Phone No: _____	

B. EMPLOYMENT					
Prime Income Earner			Spouse		
Birthdate / /	Drivers Licence No	Expiry Date / /	Birthdate / /	Drivers Licence No	Expiry Date / /
Employer		Years There	Employer		Years There
Address			Address		
Phone & Ext No.	Nature of Business	Position	Phone & Ext No.	Nature of Business	Position
Previous Employer (if current under 3 years)		Years There	Previous Employer (if current under 3 years)		Years There
Address			Address		

C. LOAN			
PURPOSE	Purchase price	\$	PREFERRED LOAN TYPE <input type="checkbox"/> VISA CARD <input type="checkbox"/> LOAN <input type="checkbox"/> LINE OF CREDIT <input type="checkbox"/> OVERDRAFT
	Deposit Cash/Trade	\$	
	Amount of Loan	\$	
		AMOUNT REQUIRED	\$

D. PREFERRED REPAYMENT		Office Use Only	SECURITY
Amount of Loan	\$	Loan Type	If security is required, I would be prepared to offer the following:- _____
Refinanced Balance	\$		
Loan Insurance	YES/NO \$	Interest Rate	_____
Total Balance	\$		
Preferred Repayment Amount	\$	Term	_____
Weekly/Fortnightly/Monthly 1 st Payment Due	\$		
			Goods under hire purchase are not applicable

E. INCOME		
Salary/wages	Gross Per Wk/Fn	Net
(1) Per payslip(s) attached	\$	\$
(2) Per payslip(s) attached	\$	\$
other Income Sources (<i>Evidence required</i>)	\$	\$
eg FAS/Parenting Rent	\$	\$
Self Employed Applications	Net Mthly Profit	After Tax Profit
Per Financial Statements attached	\$	\$
TOTAL INCOME		\$

F. FINANCIAL POSITION		
What You Owe	Current Outstanding	Repayment Amount
HOME LOAN (Originally \$..... from	\$	\$ per
CREDIT UNION LOANS (Originally \$..... from	\$	\$ per
PERSONAL LOANS (Originally \$..... from	\$	\$ per
CREDIT CARDS (Visa, Mastercard, American Express) (Limit \$..... from	\$	\$ per
(Limit \$..... from	\$	\$ per
FINANCE CO. OR OTHER LOANS (Originally \$..... from	\$	\$ per
INTEREST FREE STORE A/Cs & All other liabilities	\$	\$ per
	\$	\$ per

G. ASSETS		
What You Own	Details	Current \$ Value
Home (include address)		\$
Other Real Estate		\$
Motor Vehicles (make, model, insured value & year)		\$
Home Contents		\$
Super Fund (years member)		\$
Savings - Credit Unions		\$
- Bank/Building Societies		\$
- Elsewhere (please specify)		\$
All Other Assets		\$
TOTAL ASSETS		\$

H. Living Costs			I. OTHER EXPENSES (Complete only if "H" considered excessive)					
Average living Expenses			Living Expenses			Motor Vehicle Expenses		
Single \$1,000	\$	per mth	Rent/Board	\$	Per	Rego	\$	per
Joint \$1,400	\$	per mth	Clothing	\$	per	CTP Ins	\$	per
Plus \$250 for each Dependant	\$	per mth	C/Maintenance	\$	per	Ins	\$	per
Insurances			Food	\$	per	Fuel	\$	per
			Self Education	\$	per	Maintenance	\$	per
Home	\$	per	Child care	\$	per	House Expenses		
Contents	\$	per	School fees	\$	per			
Car	\$	per	Entertainment	\$	per	Phone	\$	per
Medical	\$	per	Medical Ins	\$	per	Electricity	\$	per
Life	\$	per	Life Ins	\$	per	Gas	\$	per
Other	\$	per	Other	\$	per	Water Rates	\$	per
				\$	per	Land Rates	\$	per
Rent/Board	\$	per		\$	per	Insurance	\$	per
			Sub Total	\$		Sub Total	\$	
	\$		← TOTAL EXPENSES →				\$	

I/We declare that the information within this application is true and correct in every particular.

.....
Signature/s

...../...../.....
Date

CREDIT APPLICATION - PRIVACY STATEMENT AND DECLARATION

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

Type of Credit

Tick which box applies – The credit I am applying for is:

- Wholly or primarily for a domestic, family, or household purpose (Consumer Credit)
OR
 Wholly or primarily for another purpose (Commercial Credit)

I/we authorise, acknowledge and agree with Holiday Coast Credit Union Limited as follows:

- That Holiday Coast Credit Union Ltd hereby informs me/us that it may give certain information covering me/us to a credit reporting agency including:
 - identity particulars;
 - the fact that I/we have applied for credit and the amount;
 - the fact that Holiday Coast Credit Union Ltd is a credit provider to me/us;
 - when recovery action is taken for payments overdue for 60 days;
 - when payments are no longer overdue;
 - when cheques drawn by me/us for \$100 or more have been dishonoured more than once;
 - if Holiday Coast Credit Union Ltd is of the opinion that I/we have committed a serious credit infringement;
 - when the credit provided to me/us has been discharged; and
 - court judgements or bankruptcy orders made against you.
- That Holiday Coast Credit Union Ltd may check my/our personal information with any credit provider named in my/our application or with other credit providers named in any credit report issued by any credit reporting agency including any information about my/our:
 - credit worthiness;
 - credit standing;
 - credit history; and/or
 - credit capacity,In order to:
 - assess an application by me/us for credit;
 - assist me/us avoid default on my/our credit obligations;
 - notify other credit providers of a default by me/us; and/or
 - assess my/our credit worthiness.
- That Holiday Coast Credit Union Ltd may obtain any information about my/our commercial activities or commercial credit worthiness from any business which provides such information, in order to assess my/ our application for personal credit.
- That if my/our application is for consumer credit, Holiday Coast Credit Union Ltd may obtain from a credit reporting agency a report about me/us containing consumer credit information, in order to assess my/ our application.
- That Holiday Coast Credit Union Ltd will give to any guarantor or prospective guarantor nominated by me in relation to my loan application:
 - a copy of my loan application;
 - a copy of my credit report from a Credit Reporting Agency;
 - details of my credit history for the previous 12 months including any notices of demand, defaults, overdrawn accounts or other evidence of borrower distress known to us.
- After the loan is made, I/we consent to you providing to the guarantor, on the guarantor's request
 - copies of statements of my loan account; and
 - all documents relevant to the conduct of the loan such as a loan contract, notices of demand or default, arrears letters, applications for variations or for the postponement of payments.
- Holiday Coast Credit Union Ltd will not accept a guarantee from any person unless you/us, as borrower/s, agree to the release of information and documents referred to above.
- That Holiday Coast Credit Union Ltd may obtain my/our personal information from a credit reporting agency in order to assess an application for commercial credit.
- That Holiday Coast Credit Union Ltd may provide information to a mortgage insurer to assess the risk of providing mortgage insurance or to assess the risk of default.
- That Holiday Coast Credit Union Ltd may disclose any report or personal information about me/us to another person in connection with funding financial accommodation by **means of an arrangement involving securitisation, or any other proposed transfer of or proposed dealing with your loan.**
- That Holiday Coast Credit Union Ltd may disclose personal information about you as required by law, or to organisations involved in providing credit to you, any associate or contractor of the Credit Union, (including, for example, stationery printing houses, mail houses, lawyers, accountants), or people considering acquiring or taking an interest in the Credit Union's business, or assets.
- That Holiday Coast Credit Union Ltd may disclose to persons or bodies involved in funding mortgage credit by means of securitisation, personal information and any reports or information about my credit worthiness, credit standing, credit history or credit capacity in order to perform tasks which are necessary in funding and management of the mortgage credit by such means.
- Where application for a joint loan or credit facility is granted it is understood that liability in respect of such a loan or credit facility is joint and several.

DECLARATION BY APPLICANTS

I/we, the named applicant(s), have read and understood the particulars which have been completed in this application and declare that they are true, correct and contain no material omission and have been made to Holiday Coast Credit Union Ltd to enable them to determine whether or not to grant the application and if so, the terms and conditions on which the loan or credit facility will be offered, approved or granted.

I/we understand this is an application only and as such does not imply that a loan or credit facility will be offered, approved or granted. I/we understand that if I/we do not provide the personal information requested, the Application for Credit may not be able to be assessed.

I/we declare that I/we are not undischarged bankrupt(s) nor have I/we entered into a scheme of arrangement with my/our creditors.

I/we understand that it is an offence to make false and misleading statements about our identity under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth). I/We are not known by any other names.

I/we authorise Holiday Coast Credit Union Ltd to make enquiries to any source regarding this application concerning my/our credit and/our employment (including any referee provided by us) and consent to Holiday Coast Credit Union Ltd providing me/us information on other member benefits based on the personal information contained in this application as prescribed by the Privacy Act, 1988 (as amended).

I/we acknowledge that any valuer's report is prepared for Holiday Coast Credit Union Ltd purposes only and remains the property of the Holiday Coast Credit Union Ltd. Neither Holiday Coast Credit Union Ltd nor the valuer shall be under any legal obligation or liability to me/us for any matter disclosed or not disclosed in such reports.

I/We acknowledge a brochure titled 'Privacy Statement' ('the brochure') is available on request from Holiday Coast Credit Union Ltd. I/We acknowledge that I/we would expect the use and disclosure of my personal information to occur in the circumstances listed in the brochure. I/We consent to the collection, use, handling, and disclosure of personal and sensitive information as referred to in the brochure. I/We understand the brochure may change from time to time and I/we will be kept updated by changes to the brochure being published in Holiday Coast Credit Union Ltd newsletters or on its website. I/We consent to the collection, use and disclosure of the information contained in this application for any other application or communication I/we may have with Holiday Coast Credit Union Ltd from time to time. If I/we supply information to Holiday Coast Credit Union Ltd about another person, I/we confirm that I/we are authorised by that person to supply the information, and undertake to provide that person a copy of the brochure. I/We acknowledge, notwithstanding anything else in this statement, I/we may, at any time, advise Holiday Coast Credit Union Ltd I/we do not wish to receive any direct marketing information and/or not to disclose my/our information to any other business with which they have a relationship (including related bodies corporate) for their marketing purposes. I/We may do this by using the process set out in the brochure.

Applicant/s

NAME (please print)_____ Signature_____ Date_____

NAME (please print)_____ Signature_____ Date_____

Proposed Guarantor/Indemnifier for Credit

I/we, the offering Guarantor/Indemnifier, agree that Holiday Coast Credit Union Ltd may collect, use and disclose my/our personal information in accordance with this statement as if the Guarantor/Indemnifier was an applicant for credit when assessing this offer and my/our creditworthiness and history and if collecting overdue payments or notifying me/us of default.

I/we consent to Holiday Coast Credit Union Ltd obtaining, from a credit reporting agency, a credit report containing consumer credit information about me/us pursuant to the Privacy Act 1998 (Cth) as amended from time to time.

NAME (please print)_____ Signature_____ Date_____

NAME (please print)_____ Signature_____ Date_____