

Loan Application Form

Membership Number

select
mutual banking

YOUR LOAN DETAILS

Mortgage Car Personal Overdraft

Loan Amount \$ Loan Purpose Loan Term (years)

Car Purchase Details (year, make, model) / Home Purchase Details (address) Purchase Price \$

YOUR EMAIL ADDRESS - APPLICANT 1

YOUR EMAIL ADDRESS - APPLICANT 2

PERSONAL DETAILS - APPLICANT 1

Title Surname

First Names

Current Address

State Postcode Time at Address Years / Months

Current Residential Status:
Do you Own Buying/Mortgage Rent Board

Home phone Business phone Mobile phone

Previous Address (if current address is less than 3 years)

State Postcode Time at Address Years / Months

Previous Residential Status:
Do you Own Buying/Mortgage Rent Board

Marital Status No. and Age of Dependants

Your Date of Birth Drivers Licence No. Expiry Date

PERSONAL DETAILS - APPLICANT 2

Title Surname

First Names

Current Address

State Postcode Time at Address Years / Months

Current Residential Status:
Do you Own Buying/Mortgage Rent Board

Home phone Business phone Mobile phone

Previous Address (if current address is less than 3 years)

State Postcode Time at Address Years / Months

Previous Residential Status:
Do you Own Buying/Mortgage Rent Board

Marital Status No. and Age of Dependants

Your Date of Birth Drivers Licence No. Expiry Date

You may be asked to provide information to support your loan application. This may include:

- Evidence of Income**
- Copies of two most recent payslips
- Evidence of Residence**
- If owner, a copy of a recent rates notice
 - If buying, as above a recent mortgage statement
 - If renting, copies of recent rent receipts/invoice
 - If boarding, a statement from your landlord/family member
- Select Credit Union membership**
- If you are not already a member of Select Credit Union, you will be required to join the Credit Union before your loan can be funded. All Credit Union members pay a \$10 shareholding. For further details on membership and services please ask at any branch or call us on 1300 13 14 20.
- Evidence of Credit History - Loans and Savings (Excluding Select Credit Union)**
- Copies of recent Bank, Building Society, and finance company statements
 - Copies of other Credit Union statements
 - Copies of Credit Card and store card statements

Continued overleaf

EMPLOYMENT DETAILS - Applicant 1

Current Employer

Employment Address

Occupation

Employment Status (Full time/Casual)

Length of Service

Years / Months

Gross Annual Salary

\$

Employment Contact (Name & Telephone of Pay Office)

Previous Employer (If current employment is less that 3 years)

Employment Address

Occupation

Employment Status

Length of Service

Business Phone

INCOME DETAILS - Applicant 1

Regular Salary or Wages

(from employer listed above)

\$

Centrelink Payment (Details)

\$

Rental Income (Details)

\$

Other Income (Details)

\$

TOTAL INCOME

\$

EMPLOYMENT DETAILS - Applicant 2

Current Employer

Employment Address

Occupation

Employment Status (Full time/Casual)

Length of Service

Years / Months

Gross Annual Salary

\$

Employment Contact (Name & Telephone of Pay Office)

Previous Employer (If current employment is less that 3 years)

Employment Address

Occupation

Employment Status

Length of Service

Business Phone

INCOME DETAILS - Applicant 2

Regular Salary or Wages

(from employer listed above)

\$

Centrelink Payment (Details)

\$

Rental Income (Details)

\$

Other Income (Details)

\$

TOTAL INCOME

\$

ASSETS (What you own)

Residential Property (Address)

\$

Investment Property (Address)

\$

Savings / Investments

\$

Motor Vehicle (year, make & model)

\$

Superannuation

\$

Home Contents

Other Assets

\$

Other Assets

\$

TOTAL ASSETS

\$

Commitments - What you owe

Mortgage/Rent/Board	Payable to	Address/Branch	Repayment	Per	Balance Owing	Pay Out With This Loan
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Personal Loan	Payable to	Address/Branch	Repayment	Per	Balance Owing	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Other Loan or Lease	Payable to	Address/Branch	Repayment	Per	Balance Owing	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Credit Card (type)	Payable to	Credit Limit	Repayment	Per	Balance Owing	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Credit Card (type)	Payable to	Credit Limit	Repayment	Per	Balance Owing	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Store Account	Payable to	Credit Limit	Repayment	Per	Balance Owing	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Interest Free Purchase	Payable to	Credit Limit	Repayment	Per	Balance Owing	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Overdraft or Line of Credit	Payable to	Credit Limit	Repayment	Per	Balance Owing	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Maintenance Payments	Details		Repayment	Per	Balance Owing	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>

Other commitments

Total monthly living expenses:

Includes Motor Vehicle, Rates, Electricity, Gas, Telephone, Food, Clothing, Personal, Home Insurance and Education Expenses.

Amount

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DECLARATION & INSURANCE

Have you ever been declared bankrupt, had legal action taken against you for the recovery of a debt, made an arrangement with your creditors, had property repossessed or your wage or salary garnisheed?

Yes No

Has your name changed within the last 5 years?

Yes No

If yes to either of the above, please give details:

I/We solemnly and sincerely declare that:

1. All statements made by me/us in this application are true and complete in every particular
2. I/we agree to reimburse the credit union for costs incurred in the preparation and registration of security required for this loan application, notwithstanding that such security may subsequently be rejected by the credit union for the purpose of the loan.
3. I/we authorise the credit union to make any credit enquiries necessary from any sources to assist in consideration of this application
4. I am/we are over the age of **18 years**

Name of First Applicant:

Signature of First Applicant:

Name of Second Applicant:

Signature of Second Applicant:

Loan Repayment Insurance (QBE Insurance (Australia) Ltd)

Cover options include ; Life, Disability, Involuntary Unemployment & Trauma. Cover is optional.

Quotes can be provided on a number of different options. Please ask staff for further details and Product Disclosure Statement.

Date:

/ /

TYPE OF CREDIT

The credit I am applying for is: (Tick applicable box)

- Wholly or primarily for a domestic, family or household purpose (consumer credit)
- Wholly or primarily for another purpose (commercial credit)

SELECT CREDIT UNION LTD Privacy Notice

<p>What information can be disclosed?</p>	<p>The Privacy Act allows Select Credit Union Ltd ('we', 'us', 'our') ACN 058 538 140 and other applicable persons to disclose personal information about you when related to the primary purpose for which it was collected. In connection with providing credit to you, personal information may include credit information:</p> <ul style="list-style-type: none"> • details to identify you and verify your identity, such as your name, sex, date of birth, current and previous address, your current and last known employer, and your driver's licence number • the fact that you have applied for credit and the amount or that we are a current Credit Provider to you, or that you have agreed to be a guarantor • advice that payments previously notified as unpaid are no longer overdue 	<ul style="list-style-type: none"> • information about your current or terminated consumer credit accounts and your repayment history • payments overdue for at least 60 days and for which collection action has started • in specified circumstances, that in our opinion you have committed a serious credit infringement • the fact that credit provided to you by us has been paid or otherwise discharged, and • other information about credit standing, worthiness, history or capacity that Credit Providers can disclose under the Privacy Act, including a credit report. <p>Your sensitive information (eg, membership of a professional or trade association) may also be disclosed where relevant to the purposes for collecting it.</p>
<p>Why do we obtain information</p>	<p>Before, during or after the provision of our products and services to you, we may obtain your personal information for the purpose of providing products and services to you and managing our business. When providing credit to you, this may include assessing your application for consumer or commercial credit or to be a guarantor for the applicant, assessing your</p>	<p>credit worthiness, managing your loan or the arrangements under which your loan is funded or collecting overdue payments.</p> <p>If you do not provide us with the personal information that we request, we may not be able to consider your application for credit or provide other services.</p>
<p>Who can give or obtain information?</p>	<p>For the purpose of providing products and services to you and managing our business, we may give information to:</p> <ul style="list-style-type: none"> • external service providers to us, such as organisations which we use to verify your identity, payment systems operators, mailing houses and research consultants • insurers and re-insurers, where insurance is provided in connection with our services to you • superannuation funds, where superannuation services are provided to you • debt collecting agencies, if you have not repaid a loan as required • our professional advisors, such as accountants, lawyers and auditors • state or territory authorities that give assistance to facilitate the provision of home loans to individuals • other Credit Providers and their professional advisors • your representative, for example, lawyer, mortgage broker, financial advisor or attorney, as authorised by you, or • government and regulatory authorities, if required or authorised by law. <p>In addition, in connection with providing credit to you, we and the Credit Providers mentioned below may:</p>	<ul style="list-style-type: none"> • obtain a commercial and consumer credit report containing personal information about you from a credit reporting body • obtain personal information about you from your employer and any referees that you may provide • exchange credit information about you with each other, and • exchange credit information about you with any credit reporting body and any other provider of credit to you named in your credit application or a credit report from a credit reporting body. <p>Credit Providers can mean:</p> <ul style="list-style-type: none"> • us • any introducer, dealer or broker referred to in a loan application • any agent or contractor of ours assisting in processing a loan application and • other entities involved that may be involved in a securitisation arrangement which we use to fund your loan, and any loan originator. <p>Overseas disclosures</p> <p>We may disclose your personal information overseas. The country where we are likely to disclose your personal information is the 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.</p>

Important information about credit reporting bodies	<p>If you apply for or hold any kind of credit with us, we may disclose information about you to a credit reporting body. That includes disclosing that you are in default under a credit agreement or have committed a serious credit infringement. (Specifically, we may disclose information to or collect information from Veda Advantage, whose privacy policy and contact details are at www.veda.com.au or phone 1300 762 207.)</p> <p>Credit reporting bodies collect credit information about individuals which they provide as credit reports to Credit Providers and others in the credit industry to assist them in managing credit risk, collecting debts and other activities.</p>	<p>“Credit pre-screening” is a service for Credit Providers wishing to send direct marketing material about credit services. A credit reporting body uses information it holds to screen out individuals who do not meet criteria set by the Credit Provider. 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 website, referred to above.</p> <p>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.</p>
Disclosure to insurers and guarantors	<p>Lenders’ mortgage and trade insurers In connection with providing credit to you, a lenders’ mortgage insurer or a registered trade insurer may obtain credit information about you from a Credit Provider or from a credit reporting body to assess whether to provide lenders’ mortgage insurance to us in relation to an application for consumer credit, or whether to provide trade insurance to us in relation to an application for commercial credit.</p>	<p>Guarantors In connection with providing credit to you, the Credit Providers may give a guarantor, or a person who is considering becoming a guarantor, credit information about you for the purpose of enabling the guarantor to decide whether to act as guarantor or to keep informed about the guarantee.</p>
Personal information about third parties	<p>You represent that, if at any time you supply us with personal information about another person (for example a referee), you are authorised to do so; and you agree to inform that person who we are, how to</p>	<p>contact us, how to obtain our Privacy Policy, and that we will use and disclose their personal information for the purposes set out in this Notice and that they can gain access to that information by contacting us.</p>
Security, privacy policy, and marketing preferences	<p>Security We take all reasonable steps to ensure that all your personal information held by us (on our website or otherwise), is protected from misuse, interference and loss, and from unauthorised access, disclosure or modification.</p> <p>Privacy Policy Our Privacy Policy which is available on our website www.selectcu.com.au provides additional information about how we handle your personal information. It sets out how you can ask for access to personal information we hold about you and seek correction</p>	<p>of that information. It also explains how you can complain about a breach of the Privacy Act or the Credit Reporting Privacy Code, and how we will deal with your complaint. We will give you a copy of our Privacy Policy on request.</p> <p>Marketing preferences The Credit Providers may use, and share with each other, information about you to inform you about products and services (unless you ask us not to). The Credit Providers may do so even if you are on the Do Not Call Register.</p>
Contact Us	<p>Privacy Officer Our Privacy Officer’s contact details are:</p> <p>Address: Select Credit Union Ltd, Level 2 Quad 2, 8 Parkview Drive, Sydney Olympic Park NSW 2127 Telephone: 1300 1314 20 Email: service@selectcu.com.au</p>	



Contact Details

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Correspondence

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