

Membership No:

Please complete all fields below in CAPITAL LETTERS and ensure you sign this form.

Your Loan

Date of Application	<input type="text" value="/ /"/>	Amount	
Loan Purpose	<input type="text"/>	\$	<input type="text"/>
	<input type="text"/>	\$	<input type="text"/>
Purchase Price	\$ <input type="text"/>	Total	\$ <input type="text"/>
Security Address			
<input type="text"/>			
Solicitor / Conveyancer		Real Estate Agent	
Name	<input type="text"/>	Name	<input type="text"/>
Address	<input type="text"/>	Address	<input type="text"/>
Phone No. ()	Fax ()	Phone No. ()	Fax ()

About You

Title Surname

Given Names

Date of Birth Marital Status (optional)

Number of Dependents Ages

Drivers Licence No Expiry

Residential Address

Postcode

Started living at this address/...../.....

Residence Status

Owner Mortgaged Renting Boarding

Previous Residential Address (if less than 3yrs at current)

Postcode

Started living at this address/...../.....

Ended living at this address/...../.....

Residence Status

Owner Mortgaged Renting Boarding

Home Phone No. ()

Mobile No.

Email Address

About the Joint Applicant

Title Surname

Given Names

Date of Birth Marital Status (optional)

Number of Dependents Ages

Drivers Licence No Expiry

Residential Address

Postcode

Started living at this address/...../.....

Residence Status

Owner Mortgaged Renting Boarding

Previous Residential Address (if less than 3yrs at current)

Postcode

Started living at this address/...../.....

Ended living at this address/...../.....

Residence Status

Owner Mortgaged Renting Boarding

Home Phone No. ()

Mobile No.

Email Address

Work Details

<p>YOU</p> <p>Employer <input style="width: 100%;" type="text"/></p> <p>Address <input style="width: 100%;" type="text"/> Postcode <input style="width: 100px;" type="text"/></p> <p>Work Phone No. <input style="width: 100%;" type="text"/></p> <p>Occupation <input style="width: 100%;" type="text"/></p> <p>Employment Status</p> <p>Full Time <input type="checkbox"/> Part Time <input type="checkbox"/> Casual <input type="checkbox"/> Contracting <input type="checkbox"/></p> <p>Started working for this employer/...../.....</p> <p>Net Income \$ <input style="width: 100%;" type="text"/> wkly /fort /mthly</p> <p>Other Income \$ <input style="width: 100%;" type="text"/> wkly /fort /mthly</p> <p>Previous Employer <input style="width: 100%;" type="text"/></p> <p>Address <input style="width: 100%;" type="text"/> Postcode <input style="width: 100px;" type="text"/></p> <p>Occupation <input style="width: 100%;" type="text"/></p> <p>Started working for this employer/...../.....</p> <p>Ended working for this employer/...../.....</p>	<p>JOINT APPLICANT</p> <p>Employer <input style="width: 100%;" type="text"/></p> <p>Address <input style="width: 100%;" type="text"/> Postcode <input style="width: 100px;" type="text"/></p> <p>Work Phone No. <input style="width: 100%;" type="text"/></p> <p>Occupation <input style="width: 100%;" type="text"/></p> <p>Employment Status</p> <p>Full Time <input type="checkbox"/> Part Time <input type="checkbox"/> Casual <input type="checkbox"/> Contracting <input type="checkbox"/></p> <p>Started working for this employer/...../.....</p> <p>Net Income \$ <input style="width: 100%;" type="text"/> wkly /fort /mthly</p> <p>Other Income \$ <input style="width: 100%;" type="text"/> wkly /fort /mthly</p> <p>Previous Employer <input style="width: 100%;" type="text"/></p> <p>Address <input style="width: 100%;" type="text"/> Postcode <input style="width: 100px;" type="text"/></p> <p>Occupation <input style="width: 100%;" type="text"/></p> <p>Started working for this employer/...../.....</p> <p>Ended working for this employer/...../.....</p>
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What You Own and Owe

OWN	Asset Description	Value \$			
Property	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>			
Property	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>			
Motor Vehicles / Boat / Caravan	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>			
Motor Vehicles / Boat / Caravan	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>			
Accounts / Other Investments	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>			
Personal Effects / Other Assets	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>			
	Total \$	<input style="width: 100%;" type="text"/>			
OWE	Paid To	Credit Limit	Mthly Pmts \$	Balance \$	To be paid out
Mortgages	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	Y / N
Mortgages	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	Y / N
Personal / Other Loans	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	Y / N
Credit Card / Store Card / Overdraft	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	Y / N
Credit Card / Store Card / Overdraft	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	Y / N
Rent / Board	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	Y / N
Other (specify)	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	Y / N
		Total \$	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	

More Details

Have you ever been declared bankrupt or had any judgements or other legal proceedings against you?

YOU Yes No **JOINT APPLICANT** Yes No

Details of two relatives or friends living in Australia but not with you.

Title <input style="width: 100px;" type="text"/>	Surname <input style="width: 150px;" type="text"/>	Given Names <input style="width: 150px;" type="text"/>	Phone No. <input style="width: 100px;" type="text"/>
Residential Address <input style="width: 400px;" type="text"/>		Postcode <input style="width: 100px;" type="text"/>	Relationship <input style="width: 100px;" type="text"/>
Title <input style="width: 100px;" type="text"/>	Surname <input style="width: 150px;" type="text"/>	Given Names <input style="width: 150px;" type="text"/>	Phone No. <input style="width: 100px;" type="text"/>
Residential Address <input style="width: 400px;" type="text"/>		Postcode <input style="width: 100px;" type="text"/>	Relationship <input style="width: 100px;" type="text"/>

Business / Investment Purpose Declaration

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 for both purposes).

IMPORTANT You should not sign this declaration unless this loan is wholly or predominantly for business or investment purposes. By signing this declaration you may lose your protection under the Consumer Credit Code.

Name (please print)

Signature

Date

Name (please print)

Signature

Date

Five Year Mortgage Insurance

Loan Repayment Insurance provides a simple way to ensure your loan repayments are made even if something happens to you - if you die, or are injured in an accident, or get sick and are unable to work, or you become involuntarily unemployed.

We strongly recommend that all our members review the amount of their life, disability and involuntary unemployment insurance they have before taking out a loan. This insurance is not compulsory but you may wish to consider taking this cover.

No I / We have decided that I / we do not wish to take up this insurance offer.

Yes I / We would like to receive a quotation for:

	Applicant 1	Applicant 2
Death, Disability and Unemployment	<input type="checkbox"/>	<input type="checkbox"/>
Disability and Unemployment	<input type="checkbox"/>	<input type="checkbox"/>
Death and Disability	<input type="checkbox"/>	<input type="checkbox"/>
Disability Only, or	<input type="checkbox"/>	<input type="checkbox"/>
Death Only	<input type="checkbox"/>	<input type="checkbox"/>

Protect Your Investment

Home insurance (except for Strata title properties) is compulsory and is a condition of the loan. The choice of insurer is yours. However, we can offer flexible buildings and contents insurance. We would be pleased to provide a competitive quotation together with more information.

Yes I / We would like to receive a premium quotation for: No I / We wish to make alternative arrangements (evidence of insurance will be required prior to settlement)

<input type="checkbox"/> Home Insurance only	<input type="checkbox"/> Home, Contents and Personal Valuables Insurance
<input type="checkbox"/> Home and Contents Insurance	<input type="checkbox"/> Contents Insurance

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

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.

Documentation to be Supplied

The following information (where appropriate) must be supplied.

1. Two current pay slips or a letter from your employer confirming status and income are required.
2. Most recent financial statements for debts listed.
3. Self Employed: If you are self employed, you will need to supply a copy of your previous two years' tax returns or profit and loss statement.

Signatures

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

I / We authorise the credit union to make any enquiries in relation to this application.

Name (please print)

Signature

Date

Name (please print)

Signature

Date

Would you like to make a no-obligation, complimentary appointment to see a financial planner? Yes No

IMPORTANT NOTICE TO APPLICANT(S) FOR CREDIT (Section 18e (8) (c) Privacy Act 1988)

Please read carefully

The Credit Union may give personal information about you to a credit reporting agency, but only limited kinds of information allowed by the Privacy Act 1988 (Commonwealth). This includes:

- identity particulars - this includes your name, sex, date of birth, current known address, two immediately previous addresses, your current or last known employer, and your driver's licence number;
- the fact that you have applied for credit and the amount;
- the fact that the Credit Union is a current credit provider to you;
- payments overdue for at least 60 days, when the Credit Union has taken steps to recover them;
- advice that payments that had been listed as a default are no longer overdue;
- cheques 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;

This statement explains how SYDNEY CREDIT UNION LTD (the "Credit Union"/we) collects, uses and discloses 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.

Exchanging Information with Other Credit Providers (Section 18N (1) (b) Privacy Act 1988)

I agree to the Credit Union checking personal information about me with any credit providers named in my 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 credit worthiness
- to assess an application by me for credit
- to notify a default by me
- to help me avoid defaulting on my credit obligations
- the collection of overdue payments

I understand that this information can include any information about my 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.

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.

If the facility for which your application is made is an "account", as defined in the AML / CTF 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.

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.

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 advice on, our functions and activities;

Disclosure of personal information cont...

- 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 Credit Union Services Corporation (Australia) 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.

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. You may obtain a copy of the policy by contacting us.

Declaration by Applicants

I/we authorise the collection, use and disclosure of information about me/us in the manner set out under the heading "Privacy Statement and Consent" above. I/we represent that, if at any time I/we supply you with personal information about another person (for example a referee), I/we am authorised to do so and I/we agree to inform that person who you are, that you will use and disclose their information and that they can gain access to the information you hold about them.

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

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

For the purpose of assessing my application for credit, I consent to the information about my commercial activities or commercial credit worthiness, from a business which provides information about the commercial credit worthiness of persons.

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

If my application is for commercial credit, I consent to the Credit Union, in order to assess my application, obtaining from a credit reporting agency a credit report about me containing consumer credit information.

Warning

Under the Consumer Credit Code you may be liable to a penalty of up to \$5,500 per applicant if you make any false or misleading representation that is material to the Credit Union's decision to approve this application.

Signature	<input type="text" value="x"/>	Signature	<input type="text" value="x"/>
Date	<input type="text" value="/ /"/>	Date	<input type="text" value="/ /"/>