

LOAN APPLICATION

LOAN DETAILS

Surname: _____
Given names: _____
Member number: _____

Surname: _____
Given names: _____
Member number: _____

PURPOSE OF THIS LOAN

	AMOUNT REQUIRED	Details <i>Please list details</i>
Housing Loan	\$	
Housing Investment Loan	\$	
Car Loan	\$	
Personal Loan	\$	

Preferred term of loan: Years: _____ Months: _____

Preferred repayment: \$ Weekly Fortnightly Bi Monthly Monthly

Method of repayment: Pay Deduction (payment to be credited from your pay)
 Direct Debit (payment to be debited from another bank account)
 Periodical Payment (payment to be debited from a CWCU account)
 Deposit Book (payable only at CWCU offices)

The credit which I am applying for is: **Consumer Credit**
Wholly or primarily for a domestic, family, household purpose or residential investment property
 Commercial Credit
Wholly or primarily for another purpose

Are you a guarantor for another persons loan? Yes No

If the loan is for a Housing Loan: Solicitor: _____
Real estate: _____
First home borrower Yes No

OFFICE USE ONLY *Print date CWCU/LA0524*

Date received: / / Time: Received by: _____

Loan type: New loan Variation Loan number: _____

Funding date: / /

Checked by: _____ Checked by: _____

Central West Credit Union
ABN 67 087 649 885
AFSL 245415
Australian Credit Licence Number 245415
E: enquiries@cwcu.com.au
www.cwcu.com.au

Branches
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PARKES, NSW 2870
T: (02) 6862 2788
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2/151 Lachlan Street,
FORBES, NSW 2871
T: (02) 6852 3571

Correspondence
PO Box 77
PARKES, NSW 2870

APPLICANT 1

PERSONAL DETAILS

Title (Optional): Mr Mrs Miss Ms Other

Surname: _____

Given names: _____

Date of birth: / /

Mobile: _____

Home: _____

Work: _____

Email: _____

Drivers Licence Number: _____

Drivers Licence expiry: / /

RESIDENTIAL DETAILS

Residential address: _____

Time at this address: Years: Months:

Postal address: _____
If different to above

Residential status: Own no mortgage Boarding
 Own with mortgage Employer provided
 Renting

Previous residential address: _____

Time at this address: Years: Months:

Number of dependents: 1 2 3 4 5 Other:

Ages of dependents: _____

EMPLOYMENT DETAILS

Current employer: _____

Occupation: _____

Term of employment: Years: Months:

Employment type: Permanent full-time Permanent part-time
 Casual Pensioner
 Retired Unemployed

Employer contact: _____

Employer phone: _____

Previous employer: _____

Occupation: _____

Term of employment: Years: Months:

Employment type: Permanent full-time Permanent part-time
 Casual Pensioner
 Retired

APPLICANT 2

PERSONAL DETAILS

Title (Optional): Mr Mrs Miss Ms Other

Surname: _____

Given names: _____

Date of birth: / /

Mobile: _____

Home: _____

Work: _____

Email: _____

Drivers Licence Number: _____

Drivers Licence expiry: / /

RESIDENTIAL DETAILS

Residential address: _____

Time at this address: Years: Months:

Postal address: _____
If different to above

Residential status: Own no mortgage Boarding
 Own with mortgage Employer provided
 Renting

Previous residential address: _____

Time at this address: Years: Months:

Number of dependents: 1 2 3 4 5 Other:

Ages of dependents: _____

EMPLOYMENT DETAILS

Current employer: _____

Occupation: _____

Term of employment: Years: Months:

Employment type: Permanent full-time Permanent part-time
 Casual Pensioner
 Retired Unemployed

Employer contact: _____

Employer phone: _____

Previous employer: _____

Occupation: _____

Term of employment: Years: Months:

Employment type: Permanent full-time Permanent part-time
 Casual Pensioner
 Retired

INCOME AND ASSETS

INCOME – APPLICANT 1

Please include three recent payslips and confirmation of other income.

Type	Amount	Week/Fortnight/Month
Net Income/Salary	\$	<input type="checkbox"/> W <input type="checkbox"/> F <input type="checkbox"/> M
Pension	\$	<input type="checkbox"/> W <input type="checkbox"/> F <input type="checkbox"/> M
Family Allowance	\$	<input type="checkbox"/> W <input type="checkbox"/> F <input type="checkbox"/> M
Parenting Allowance	\$	<input type="checkbox"/> W <input type="checkbox"/> F <input type="checkbox"/> M
Rental Income	\$	<input type="checkbox"/> W <input type="checkbox"/> F <input type="checkbox"/> M
Second Job	\$	<input type="checkbox"/> W <input type="checkbox"/> F <input type="checkbox"/> M
Other	\$	<input type="checkbox"/> W <input type="checkbox"/> F <input type="checkbox"/> M

INCOME – APPLICANT 2

Please include three recent payslips and confirmation of other income.

Type	Amount	Week/Fortnight/Month
Net Income/Salary	\$	<input type="checkbox"/> W <input type="checkbox"/> F <input type="checkbox"/> M
Pension	\$	<input type="checkbox"/> W <input type="checkbox"/> F <input type="checkbox"/> M
Family Allowance	\$	<input type="checkbox"/> W <input type="checkbox"/> F <input type="checkbox"/> M
Parenting Allowance	\$	<input type="checkbox"/> W <input type="checkbox"/> F <input type="checkbox"/> M
Rental Income	\$	<input type="checkbox"/> W <input type="checkbox"/> F <input type="checkbox"/> M
Second Job	\$	<input type="checkbox"/> W <input type="checkbox"/> F <input type="checkbox"/> M
Other	\$	<input type="checkbox"/> W <input type="checkbox"/> F <input type="checkbox"/> M

ASSETS

Type	Value	Details
Home	\$	Address:
Investment property	\$	Address:
Vacant land	\$	Address:
Vehicle	\$	Year: Make: Model: Insurer: Type of cover:
Vehicle (Second)	\$	Year: Make: Model: Insurer: Type of cover:
Boat/Caravan	\$	
Motor bike	\$	
Furniture	\$	
Shares	\$	
Savings Credit Union	\$	
Savings other	\$	
Superannuation	\$	
Other:	\$	
Other:	\$	
Other:	\$	

LIABILITIES AND EXPENSES

LIABILITIES

FINANCED	Owed to	Repayments	Week/Fortnight/Month	Balance	Limit
First mortgage		\$	<input type="checkbox"/> W <input type="checkbox"/> F <input type="checkbox"/> M	\$	\$
Investment mortgage		\$	<input type="checkbox"/> W <input type="checkbox"/> F <input type="checkbox"/> M	\$	\$
Rent/Board		\$	<input type="checkbox"/> W <input type="checkbox"/> F <input type="checkbox"/> M	\$	\$
Personal loan		\$	<input type="checkbox"/> W <input type="checkbox"/> F <input type="checkbox"/> M	\$	\$
Personal loan		\$	<input type="checkbox"/> W <input type="checkbox"/> F <input type="checkbox"/> M	\$	\$
Credit Card		\$	<input type="checkbox"/> W <input type="checkbox"/> F <input type="checkbox"/> M	\$	\$
Credit Card		\$	<input type="checkbox"/> W <input type="checkbox"/> F <input type="checkbox"/> M	\$	\$
Store Card		\$	<input type="checkbox"/> W <input type="checkbox"/> F <input type="checkbox"/> M	\$	\$
Maintenance		\$	<input type="checkbox"/> W <input type="checkbox"/> F <input type="checkbox"/> M	\$	\$
Lease		\$	<input type="checkbox"/> W <input type="checkbox"/> F <input type="checkbox"/> M	\$	\$
Overdraft		\$	<input type="checkbox"/> W <input type="checkbox"/> F <input type="checkbox"/> M	\$	\$
Other: (eg. Afterpay/Zippay)		\$	<input type="checkbox"/> W <input type="checkbox"/> F <input type="checkbox"/> M	\$	\$
Other: (eg. Humm/Latitude)		\$	<input type="checkbox"/> W <input type="checkbox"/> F <input type="checkbox"/> M	\$	\$

CONSENT FOR ELECTRONIC DELIVERY OF NATIONAL CREDIT CODE DOCUMENTS

I consent to your giving me documents such as loan offers (in the form of a contract for us to accept), precontractual documents, statements, and notices electronically.

By consenting to receive these documents electronically, I understand that:

- you may not give me these documents in paper form in the future
- I need to regularly check for electronic communications from you e.g. via emails, SMS and/or internet banking alerts
- I can withdraw this consent at any time and revert to receiving paper documents in the post

For loan documents, I understand that you must sign any loan offer you make to me.

I consent to that requirement being met by your attaching the offer document to an email addressed to me.

APPLICANT ONE

EMAIL: _____

APPLICANT TWO

EMAIL: _____

AGREEMENT

I/We hereby authorise my/our employer/s and/or accountants and/or real estate agent to divulge personal information to Central West Credit Union on their request.

I/We agree to reimburse the Credit Union for its expenses incurred by the Credit Union in

- obtaining a valuation, even if the Credit Union decides not to approve the loan and I/we acknowledge that the Valuation remains the property of the Credit Union.
- preparing security documents even if we do not complete the loan for any reason at all.

Credit Reports for Commercial Loan Applicant Applications

By submitting this application you expressly consent to our obtaining a credit report containing your credit information in order to assess your commercial loan application.

APPLICANT ONE

NAME: _____

DATE: / /

SIGNATURE: _____

APPLICANT TWO

NAME: _____

DATE: / /

SIGNATURE: _____

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DECLARATION OF EXPENSES

VARIABLE LIVING EXPENSES

Number of adults:

Number of dependents:

LIVING EXPENSES	Amount	Weekly	Fortnightly	Monthly	Annually
Food and Groceries	\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rates <i>Include all properties</i>	\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Water Rates <i>Include all properties</i>	\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Electricity	\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Gas	\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Phone	\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fuel	\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Mobile Phone <i>Include all Mobile Plans</i>	\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Building and Contents Insurance	\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Car Registration	\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Car Insurance	\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other Registration <i>Include Caravan, Boat, Motorcycle etc</i>	\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other Insurance <i>Include Caravan, Boat, Motorcycle etc</i>	\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
School Fees	\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Hospital and Medical Fund	\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Chemist	\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Subscriptions and memberships	\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Entertainment	\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Pet expenses	\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Holidays	\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other:	\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other:	\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other:	\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Member estimated TOTAL	\$				

I/We hereby declare that the above table of variable living expenditure reasonably reflects my/our current expenses

APPLICANT ONE

NAME: _____

DATE: / /

SIGNATURE: _____

APPLICANT TWO

NAME: _____

DATE: / /

SIGNATURE: _____

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SUPPORTING DOCUMENTATION

DOCUMENTATION YOU NEED TO SUPPLY TO SUPPORT YOUR LOAN APPLICATION

To assist with fast processing of your loan application, the following information needs to be supplied, when you submit your completed loan application.

1. CONFIRMATION OF INCOME

Salaried Employees

Three payslips not more than three months old

OR A letter from your employer, stating your gross and net income, plus the commencing date if you started after the last financial year

Self Employed Applicants

The last two years Business and Personal Tax Returns with ATO Notice of Assessment

Printout from ATO portal showing current taxation liability position

BAS Statements for the current financial year

Interim Profit and Loss Statement for the same period as BAS statements

'Start up' Business Loan Application - Cash Flow Forecast for the next 12 months

Centrelink Recipients

A copy of your bank statement for the past 3 months

OR A letter from the Centrelink detailing current benefits (Income Statement)

Rentals

Copy of lease or the latest statement from your Real Estate agent

OR A letter from a Real Estate agent stating what the property could be rented for if the property is not already leased

2. CONFIRMATION OF LIABILITIES

Loans

Copy of current loan statement showing name, balance and instalments for at least the last 90 days

Charge Cards

(including Zip Pay/Money, After Pay)

Copy of latest statement showing name, balance and credit limit

Credit Cards

Copy of statements for the last three months

Rent

Copy of Lease Agreement, current rent receipt or Real Estate Agent Tenant Ledger

Other

HECS/solar/latitude etc

3. CONFIRMATION OF RESIDENCY

A copy of a Utilities Account (ie rates, electricity, phone) no more than four months old, confirming your current residential address

4. IF YOU ARE NOT CURRENTLY A MEMBER OF CWCU OR YOU DON'T USE CWCU AS YOUR MAIN FINANCIAL INSTITUTION

Please provide a three month statement of your main bank account

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PRIVACY NOTIFICATION

OUTLINE

This Privacy Notification sets out:

- why we collect and use your information
- how we collect and use your information
- what happens if you do not wish to provide us with information
- whether we provide your information to other entities
- the availability of our Privacy Policy
- when we can disclose certain information to a credit reporting body
- how a credit reporting body may use your information
- whether we disclose your information overseas and if so, where
- how you can contact us.

COLLECTION & USE OF YOUR INFORMATION

We collect and use your information to:

- provide you with membership benefits, financial services and products or information about those benefits, services and products
- provide you with information about financial services and products from 3rd parties we have arrangements with
- conduct market and demographic research in relation to the products and services you and other members acquire from us
- protect the safety and security of our staff and visitors
- establish your eligibility for a loan
- establish your capacity to repay a loan.

The law also requires us to collect and hold your information:

- for our register of members under the Corporations Act
- to verify your identity and meet our obligations under the AML/CTF Act
- to assess your capacity to pay a loan under the National Consumer Credit Protection Act.

HOW WE COLLECT YOUR INFORMATION

We will collect information about you and your financial position from you directly.

When you apply for a loan, or for an increase to your credit limit, we may collect information about your credit history from a credit reporting body. We can do this without your consent.

The credit reporting body will record the fact that we have enquired about your credit history, and that record may be disclosed to other credit providers, and used and disclosed by the credit reporting body or a credit provider to assess your credit worthiness, including in the calculation of your credit score or credit rating.

When a credit enquiry is recorded on your credit report, it can affect your credit score in different ways. It might go up, down, or stay the same. This depends on factors like the type of credit you're applying for, how many other credit checks you've had recently, and other details in your report. An enquiry is more likely to lower your credit score if you make a lot of credit applications in a short time.

HOW YOU CAN ACCESS YOUR INFORMATION

You can request access to your information at any time.

WHAT IF YOU DO NOT WISH TO PROVIDE US WITH INFORMATION?

If you do not give us the information we require, we may not be able to admit you to membership or provide you with the financial service or product you have applied for.

PROVIDING YOUR INFORMATION TO CREDIT REPORTING BODIES

The credit reporting body we disclose information to is Equifax.

If you do not make your repayments when they fall due or commit a serious credit infringement, we may disclose this to Equifax. Any information we provide to Equifax will be included in reports provided to credit providers to help them to assess your creditworthiness.

You can ask Equifax not to use your information for pre-screening of direct marketing by a credit provider. You can also ask them not to use or disclose your information if you reasonably believe that you have been or are likely to be a victim of fraud.

Equifax's policy on the management of information is available at www.mycreditfile.com. You can contact Equifax by visiting

- Website – www.equifax.com.au/contact

PROVIDING YOUR INFORMATION TO OTHER ENTITIES

We disclose your information to other entities. We can disclose your information to:

- entities that verify identity or help us comply with our obligations under the AML/CTF Act
- providers of payment and card services, when you make a transaction or receive a payment using a payment service or a card
- entities that help identify illegal activities and prevent fraud
- lawyers, conveyancers, accountants, brokers and agents who represent you
- contractors for statement printing and mail out, card and cheque production, market research or direct marketing
- affiliated product and service suppliers to provide information to you about their services and products
- credit reporting bodies and other financial institutions that have previously lent to you
- persons you use as referees
- for property loans – property valuers and insurers
- mortgage documentation service
- trustee and manager of securitised loan programs
- any guarantor or proposed guarantor of a loan
- debt collection agencies, lawyers, process servers
- our auditors
- for loans guaranteed by the National Housing Finance Investment Corporation (NHFIC) as part of the First Home Loan Deposit Scheme – to the NHFIC or the Commonwealth to meet the requirements of the Scheme.

We may disclose your personal information to a lenders mortgage insurer, QBE LMI, if we decide to insure the loan.

We and the above third parties will also disclose your information to law enforcement and government agencies as required by law.

OUR PRIVACY POLICY

Our Privacy Policy is available at www.cwcu.com.au. The Policy contains information about:

- how you can access your information
- how you can seek correction of your information
- how you make a complaint and how we will deal with it
- in what overseas countries we are likely to disclose your information
- how we manage your credit-related personal information.

OVERSEAS DISCLOSURE

We do not currently disclose your credit information or credit eligibility information to entities that do not have an Australian link.

We do not currently disclose any of your other information to overseas recipients.

HOW TO CONTACT US

If you have any questions, wish to request a correction of the personal information we hold about you, or wish to make a complaint, you can contact us at:

- in person at one of our branches
- by calling us on 02 6862 2788
- by email at enquiries@cwcu.com.au
- in writing to PO Box 77 Parkes NSW 2870.