



# Central West Credit Union Ltd

ABN 67 087 649 885

## MISCELLANEOUS LOAN APPLICATION FOR VARIATION OF LOAN CONTRACT

### LOAN DETAILS

Surname:

Given Names:

Surname:

Given Names:

Member Number:

#### Purpose Of This Application

Substitution of Security

  

Release of Security

  

Partial Release of Security

  

Renegotiation of Instalment due to Hardship

  

Transfer from a \_\_\_\_\_ Housing Loan to a \_\_\_\_\_ Housing Loan

Other

  

Details:

  
  
  
  

#### OFFICE USE ONLY (print date CWCUC/MLA0314)

Date Received:  /  /

Time Received:  am/pm

Received By:

PLEASE ANSWER ALL QUESTIONS AS IT IS ILLEGAL FOR US TO USE INFORMATION PREVIOUSLY SUPPLIED

**PERSONAL PARTICULARS (Primary Member) (Co-Borrower)**

Title (Optional):	Mr/Mrs/Miss/Ms/Other	Mr/Mrs/Miss/Ms/Other
Surname:	<input type="text"/>	<input type="text"/>
Given Names:	<input type="text"/>	<input type="text"/>
Current Residential Address:	<input type="text"/> Postcode <input type="text"/>	<input type="text"/> Postcode <input type="text"/>
Time There:	<input type="text"/> Years <input type="text"/> Months	<input type="text"/> Years <input type="text"/> Months
Residential Status:	<input type="text"/> Owned/Buying/Renting/Boarding/Employer Provided	<input type="text"/> Owned/Buying/Renting/Boarding/Employer Provided
Current Mailing Address:	<input type="text"/> Postcode <input type="text"/>	<input type="text"/> Postcode <input type="text"/>
Previous Residential Address:	<input type="text"/> Postcode <input type="text"/>	<input type="text"/> Postcode <input type="text"/>
Time There:	<input type="text"/> Years <input type="text"/> Months	<input type="text"/> Years <input type="text"/> Months
Telephone:	Home <input type="text"/> Work <input type="text"/> Mobile <input type="text"/>	Home <input type="text"/> Work <input type="text"/> Mobile <input type="text"/>
Facsimile:	Home <input type="text"/>	Home <input type="text"/>
Email:	<input type="text"/>	<input type="text"/>
Date of Birth:	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
Dependents:	Number <input type="text"/> Ages <input type="text"/>	Number <input type="text"/> Ages <input type="text"/>
Drivers Licence:	Number <input type="text"/> Expiry <input type="text"/> / <input type="text"/> / <input type="text"/>	Number <input type="text"/> Expiry <input type="text"/> / <input type="text"/> / <input type="text"/>

**EMPLOYMENT DETAILS (Primary Member) (Co-Borrower)**

Current Employer:	<input type="text"/>	<input type="text"/>
Your Occupation:	<input type="text"/>	<input type="text"/>
Term of Employment:	<input type="text"/> Years <input type="text"/> Months	<input type="text"/> Years <input type="text"/> Months
Employment Status:	<input type="checkbox"/> Permanent <input type="checkbox"/> Casual <input type="checkbox"/> Permanent Part-Time <input type="checkbox"/> Unemployed <input type="checkbox"/> Retired <input type="checkbox"/> Pensioner	<input type="checkbox"/> Permanent <input type="checkbox"/> Casual <input type="checkbox"/> Permanent Part Time <input type="checkbox"/> Unemployed <input type="checkbox"/> Retired <input type="checkbox"/> Pensioner
Name of Contact:	<input type="text"/>	<input type="text"/>
Telephone Number:	<input type="text"/>	<input type="text"/>
Previous Employer:	<input type="text"/>	<input type="text"/>
Previous Occupation:	<input type="text"/>	<input type="text"/>
Term of Employment:	<input type="text"/> Years <input type="text"/> Months	<input type="text"/> Years <input type="text"/> Months
Employment Status:	<input type="checkbox"/> Permanent <input type="checkbox"/> Casual <input type="checkbox"/> Permanent Part-Time <input type="checkbox"/> Unemployed <input type="checkbox"/> Retired <input type="checkbox"/> Pensioner	<input type="checkbox"/> Permanent <input type="checkbox"/> Casual <input type="checkbox"/> Permanent Part Time <input type="checkbox"/> Unemployed <input type="checkbox"/> Retired <input type="checkbox"/> Pensioner

**OTHER CONTACTS (list the names and addresses of two relations in Australia)**

Name:	<input type="text"/>	<input type="text"/>
Address:	<input type="text"/>	<input type="text"/>
Telephone:	<input type="text"/>	<input type="text"/>
Relationship:	<input type="text"/>	<input type="text"/>

## INCOME

	Primary Member	Co-Borrower	Wk/Ftnt/Mth
Net Income (Current Employer)	\$	\$	\$
Pension	\$	\$	\$
Family Allowance	\$	\$	\$
Parenting Allowance	\$	\$	\$
Rental Income	\$	\$	\$
Second Job	\$	\$	\$
Other	\$	\$	\$

## ASSETS

Type of Asset	Amount	Details/Address	Name of Financier
Home	\$		
Investment Property	\$		
Vacant Land	\$		
Motor Vehicle 1	\$	List details below	
Motor Vehicle 2	\$	List details below	
Motor Bike	\$		
Furniture	\$		
Shares	\$		
Savings - Credit Union	\$		
Savings - Other	\$		
Superannuation	\$		
Boat/Caravan	\$		
Other - Please List	\$		
	\$		

	Year	Make	Model	Registration No	Insurance Company	Type of Cover
Vehicle 1						
Vehicle 2						

## LIABILITIES (Please list credit card limits even if balance owed is nil)

Item Financed	Owed to	Repayments	Wk/Ftnt/Mth	Balance	Limit
First Mortgage		\$		\$	\$
Investment Mortgage		\$		\$	\$
Rent/Board		\$		\$	\$
Personal Loan		\$		\$	\$
Personal Loan		\$		\$	\$
Credit Card		\$		\$	\$
Credit Card		\$		\$	\$
Store Card		\$		\$	\$
Maintenance		\$		\$	\$
Other		\$		\$	\$
Lease		\$		\$	\$
Overdraft		\$		\$	\$

**REQUEST BY DEBTOR FOR VARIATION OF LOAN CONTRACT** (COMPLETE THIS SECTION ONLY IF APPLYING UNDER HARDSHIP)

I/We

Am/are unable to met my/our obligations under the loan contract due to:

The illness of.....and attached is a medical certificate given by Dr.....outlining the nature of the condition and its expected consequence on employment prospects.

The unemployment of....., the details of the unemployment being:  
.....  
.....  
.....

Details of any other reasonable cause: .....  
.....  
.....

I/We request that the Credit Union vary the terms of the loan contract by:

• Reducing the amount of repayments to \$  Per Week / Fortnightly / Monthly

OR

• Postponing payments due under the loan contract until  DATE: / /

OR

• Postponing payments due under the loan contract until  DATE: / /

and by reducing the amount of repayments to \$  Per Week / Fortnightly / Monthly

I/We believe that if requested variation is allowed, I/We will be able to meet my/our varied obligations under the loan contract.

I/We understand that if the requested variation is allowed it may have the effect of extending the term of the loan contract.

**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 acknowledge that a fee of \$  will be debited to the loan in regards to the variation

SIGNATURE:

DATE: / /

SIGNATURE:

DATE: / /

**OFFICE USE ONLY**

Member Number:  Loan Type:  Loan Number:

Reason for Renegotiation and general remarks


**Current Loan(s) / Overdrafts**

Type	Date funded	Amount	Term	Instalment	Balance	Arrears	Advance	Limit
	/ /	\$	M	\$ /	\$	\$	\$	\$
	/ /	\$	M	\$ /	\$	\$	\$	\$
	/ /	\$	M	\$ /	\$	\$	\$	\$
	/ /	\$	M	\$ /	\$	\$	\$	\$
Total Amount of C.W.C.U. Debt(s)					\$	\$	\$	\$

Number of months expired on Loan  Months

Remaining term of loan if Instalment amended  Months

Revised total term of loan  Months

Existing Security: 1)   
2)

Existing Valuation: 1)   
2)

Proposed Security: 1)   
2)

Proposed Valuation: 1)   
2)

Recommendation

Recommended By:

Approved By:

Date:

**OFFICE USE ONLY: CHECKLIST**

	INITIALS	INITIALS	FROM	TO
Amend Instalment (UL211)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Amend Frequency (UL211)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Amend Loan Type (P598)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Cancel Credit Arrears (UL322)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Diary review date __/__/__	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Amend Next Due Date (UL211)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Amend D.C or P.P.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Amend Interest Rate (UL211)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Application Register	<input type="text"/>	<input type="text"/>		
Complete Variation Letter	<input type="text"/>	<input type="text"/>		
Attach Statement	<input type="text"/>	<input type="text"/>		
Vari Fee Collected __/__/__	<input type="text"/>	<input type="text"/>		
Load New Security (UL500)	<input type="text"/>	<input type="text"/>		
Discharge Existing Security (UL508)	<input type="text"/>	<input type="text"/>		
If hardship application refused then letter to be sent	<input type="text"/>	<input type="text"/>		
If postponement application refused then letter to be sent	<input type="text"/>	<input type="text"/>		
Discharge Interest	<input type="text"/>	<input type="text"/>		
Load Interest	<input type="text"/>	<input type="text"/>		



# Central West Credit Union

## Privacy Notification

### Outline

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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

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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 3<sup>rd</sup> 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 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

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

When you apply for a loan, we will collect information about your credit history from a credit reporting body.

## How you can access your information

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You can request access to your information at any time.

## What if you do not wish to provide us with information?

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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

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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](http://www.mycreditfile.com). You can contact Equifax by:

- Website – [www.equifax.com.au/contact](http://www.equifax.com.au/contact)

## Providing your information to other entities

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

- entities that verify identity
- providers of payment and card services, when you make a transaction 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 LM, if we decide to insure the loan.

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

## Our Privacy Policy

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Our Privacy Policy is available at [www.cwcu.com.au](http://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.

## Disclosure to overseas recipients

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We do not currently disclose your information to overseas recipients.

## How to contact us

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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:

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