

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	\$	\$

COMPLETE THIS SECTION ONLY IF APPLYING UNDER HARDSHIP

REQUEST BY DEBTOR FOR VARIATION OF LOAN CONTRACT

I/We

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

Illness
Include all properties your medical certificate given by your Doctor outlining the nature of the condition and its expected consequence on employment prospects.

Medial Certificate attached given by Doctor:

Unemployment

Applicant name:

Details:

Details of any other reasonable cause:

Details:

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

Reducing the amount of repayments to \$ Weekly Fortnightly Monthly

Postponing payments due under the loan contract until DATE: / / Weekly Fortnightly Monthly

Postponing payments due under the loan contract until and by reducing the amount of repayments to DATE: / / \$ Weekly Fortnightly Monthly

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 \$_____ will be debited to the loan in regards to the variation.
- -preparing security documents even if we do not complete the loan for any reason at all.

APPLICANT ONE

NAME: _____

DATE: / / _____

SIGNATURE: _____

APPLICANT TWO

NAME: _____

DATE: / / _____

SIGNATURE: _____

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

269 Clarinda Street,
PARKES, NSW 2870
T: (02) 6862 2788

Branches
91 Kendal Street,
COWRA, NSW 2794
T: (02) 6342 4142

2/151 Lachlan Street,
FORBES, NSW 2871
T: (02) 6852 3571

Correspondence
PO Box 77
PARKES, NSW 2870

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: _____

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

269 Clarinda Street,
PARKES, NSW 2870
T: (02) 6862 2788

Branches
91 Kendal Street,
COWRA, NSW 2794
T: (02) 6342 4142

2/151 Lachlan Street,
FORBES, NSW 2871
T: (02) 6852 3571

Correspondence
PO Box 77
PARKES, NSW 2870

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	<input type="checkbox"/> Three payslips not more than three months old
	OR	<input type="checkbox"/> 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	<input type="checkbox"/> The last two years Business and Personal Tax Returns with ATO Notice of Assessment
		<input type="checkbox"/> Printout from ATO portal showing current taxation liability position
		<input type="checkbox"/> BAS Statements for the current financial year
		<input type="checkbox"/> Interim Profit and Loss Statement for the same period as BAS statements
		<input type="checkbox"/> 'Start up' Business Loan Application - Cash Flow Forecast for the next 12 months
	Centrelink Recipients	<input type="checkbox"/> A copy of your bank statement for the past 3 months
	OR	<input type="checkbox"/> A letter from the Centrelink detailing current benefits (Income Statement)
	Rentals	<input type="checkbox"/> Copy of lease or the latest statement from your Real Estate agent
	OR	<input type="checkbox"/> 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	<input type="checkbox"/> Copy of current loan statement showing name, balance and instalments for at least the last 90 days
	Charge Cards <i>(including Zip Pay/Money, After Pay)</i>	<input type="checkbox"/> Copy of latest statement showing name, balance and credit limit
	Credit Cards	<input type="checkbox"/> Copy of statements for the last three months
	Rent	<input type="checkbox"/> Copy of Lease Agreement, current rent receipt or Real Estate Agent Tenant Ledger
	Other	<input type="checkbox"/> HECS/solar/latitude etc
3. CONFIRMATION OF RESIDENCY		<input type="checkbox"/> 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		<input type="checkbox"/> Please provide a three month statement of your main bank account

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)				
Amend Frequency (UL211)				
Amend Loan Type (P598)				
Cancel Credit Arrears (UL322)				
Diary review. Date: / /				
Amend Next Due Date (UL211)				
Amend D.C or P.P.				
Amend Interest Rate (UL211)				
Complete Variation Letter				
Attach Offset				
Vari Fee Collected. Date: / /				
Load New Security (UL500)				
Discharge Existing Security (UL508)				
If hardship application refused then letter to be sent				
If postponement application refused then letter to be sent				
Discharge Interest				
Load Interest				

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.