



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 CWCU/MLA0717)

Date Received: / /

Time Received: am/pm

Received By:

CENTRAL WEST CREDIT UNION LTD

PARKES: 269 Clarinda Street Parkes 2870 Phone (02) 6862 2788 Fax (02) 6862 4878

FORBES: 87 Rankin Street Forbes 2871 Phone (02) 6852 3571 Fax (02) 6852 4248 COWRA: 91 Kendal Street Cowra 2794 Phone (02) 6342 4142 Fax (02) 6342 4161

Email: loans@cwcu.com.au Website: www.cwcu.com.au Rediphone: 1300 367 656 BSB: 802 394

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	Wk/Ftnt/Mth	Co-Borrower	Wk/Ftnt/Mth
Net Income (Current Employer)	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>
Pension	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>
Family Allowance	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>
Parenting Allowance	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>
Rental Income	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>
Second Job	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>
Other	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>

ASSETS

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

	Year	Make	Model	Registration No	Insurance Company	Type of Cover
Vehicle 1	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Vehicle 2	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

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

Item Financed	Owed to	Repayments	Wk/Ftnt/Mth	Balance	Limit
First Mortgage	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Investment Mortgage	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Rent/Board	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Personal Loan	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Personal Loan	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Credit Card	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Credit Card	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Store Card	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Maintenance	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Other	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Lease	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Overdraft	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>

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"/>		

VARIABLE LIVING EXPENSES DECLARATION

Number of Adults	<input style="width: 90%;" type="text"/>	INPUT REQUIRED
Number of Dependant Children	<input style="width: 90%;" type="text"/>	

STANDARD	Amount \$	Frequency (W,F,M, A)
Food & Groceries	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Rates (1 or more properties?)	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Water Rates (1 or more properties)	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Electricity	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Gas	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Phone	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Fuel	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Mobile Phone (more than 1?)	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Building & Contents Insurance	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Car Registration	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Car Insurance	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Other Registration (Caravan, Boat, Motorcycle etc)	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Other Insurance (Caravan, Boat, Motorcycle etc)	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
School Fees	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Hospital & Medical Fund	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Chemist	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Other?	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
SUB TOTAL =	\$ <input style="width: 95%;" type="text"/>	\$ <input style="width: 95%;" type="text"/>

DISCRETIONARY	Amount \$	Frequency (W,F,M, A)
Pay TV subscription	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Other subscriptions & memberships	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Entertainment	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Vet fees	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Holidays	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Other?	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
SUB TOTAL =	\$ <input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>

Member estimated TOTAL VARIABLE LIVING EXPENSES \$

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

x _____ / / .	x _____ / / .
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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
- 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

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

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:

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

Providing your information to other entities

We disclose your information to other entities. We only disclose your information as needed and as required by law. We can disclose your information to:

- entities that verify identity
- 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 proposed guarantor of a loan
- debt collection agencies, lawyers, process servers
- our auditors.

We 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.

Disclosure to overseas recipients

We do not currently disclose your information to overseas recipients.

How to contact us

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
- in writing to PO Box 77 Parkes NSW 2870.