



# SOUTH WEST SLOPES CREDIT UNION LTD

AFS & Australian Credit Licence No 240712  
ACN 087 650 673 ABN 80 087 650 673 www.swscu.com.au

### Registered Office

89 Boorowa Street YOUNG NSW 2594 PH: 02 6384 1111 Fax: 02 6382 1744	268 Parker Street COOTAMUNDRA NSW 2590 PH: 02 6942 4144 Fax: 02 6942 4110	171 Hoskins Street TEMORA NSW 2666 PH: 02 6978 1014 Fax: 02 6978 1016	147 Main Street WEST WYALONG NSW 2671 PH: 02 6972 4400 Fax: 02 6972 4422
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## Loan Application

Please complete all sections of this application in black or blue ink. Correction fluid or white-out must not be used. IN the case of corrections; strike through with a pen, enter updates and initial. All borrowers must sign the application. *This is not an offer document.*

Purpose

Amount Applying for: \$

Member No.

Date

### Personal details (Applicant 1)

Surname

Given name(s)  Title

Residential address

Postcode

Mailing address (if different to residential address)

Period of residence at current address

Years  Months

Period of residence at previous address

Years  Months

Telephone no.  Mobile No.  Date of Birth

Email Address

Drivers Licence No.  Expiry  State

Owner/CU Mortgage  Buying/Other Mortgage  Renting  Boarding  Other

Marital Status  Age of Dependents

### Personal details (Applicant 2)

Surname

Given name(s)  Title

Residential address

Postcode

Mailing address (if different to residential address)

Period of residence at current address

Years  Months

Period of residence at previous address

Years  Months

Telephone No.  Mobile No.  Date of Birth

Email Address

Drivers Licence No.  Expiry  State

Marital Status  Age of Dependents

### Employment details (Applicant 1)

Occupation

Employer

Address

Telephone No  Date Commenced

Previous occupation

Previous employer

Period of employment

Years  Months

### Employment details (Applicant 2)

Occupation

Employer

Address

Telephone No  Date Commenced

Previous occupation

Previous employer

Period of employment

Years  Months

<b>Assets</b>	<b>Current Value (whole \$ only)</b>
Real Estate (List address)	
Household / Furniture	
Motor Vehicles (Year, Model & Rego. No.)	
Bank Accounts (Name of Bank/CU etc & Account Number)	
Other Assets (Jewellery, shares, superannuation, etc.)	
Life Insurance / Superannuation	
<b>TOTAL ASSETS</b>	
<b>Income (after tax) Weekly/Fortnightly/Monthly</b>	
Applicant (1)	
Applicant (2)	
Additional Part Time/Casual Employment – Applicant (1)	
Additional Part Time/Casual Employment – Applicant (2)	
Centrelink Benefits – Applicant (1)	
Centrelink Benefits – Applicant (2)	
Rental Income	
Other (Specify)	
<b>TOTAL INCOME</b>	

<b>Liabilities</b>	<b>Balance Owing</b>	<b>Monthly Repayment</b>
Personal Loan/Mortgages (List name of Credit Provider)		
Credit Cards/Overdrafts (List name of Credit Provider)		
Limit		
Other Liabilities (List full details)		
Rent / Board		
<b>TOTAL LIABILITIES</b>		
<b>Expenses Weekly/Fortnightly/Monthly</b>		
Liabilities (from above)		
Living Expenses		
Other (Specify)		
<b>TOTAL EXPENSES</b>		

## Declaration

	Yes	No
Have you ever been bankrupt or assigned your estate for the benefit of creditors?	<input type="checkbox"/>	<input type="checkbox"/>
Is there an unsatisfied judgment entered or likely to be entered in any court against you?	<input type="checkbox"/>	<input type="checkbox"/>
Has any fee or charge been paid or promised by you to any person or company as consideration for obtaining approval of this loan?	<input type="checkbox"/>	<input type="checkbox"/>

I/We hereby certify that all the particulars and statements contained herein are true and correct in every detail and I/we agree that the Credit Union may undertake all checks that are considered necessary to assess the suitability of the application and verify the information supplied.

In consideration of the Credit Union offering the loan pursuant to this application I/we hereby agree that all inspections, plans specifications supplied to or obtained by the Credit Union in respect of this application whether subsequently approved or declined shall remain the exclusive property of the Credit Union who shall be under no obligation to me/us in respect of the subject property. I/We also understand that I/we may make my/our own arrangements for inspection/valuation/supervision of construction of the property at my/our own cost.

I/We warrant the truth and accuracy of any information given to the Credit Union to enable completion of any proposal for insurance whether on its own or on my/our behalf and I/we acknowledge and accept sole responsibility for having verified the contents of any proposal for insurance executed at the time of signing this application certificate.

## Service Nomination (Regulated Loans Only)

Surname

Given Name(s)

We nominate the above named person to receive notices and other documents under the National Credit Code on behalf of me/all of us (the borrowers) at their residential address.

### Member Authority (All borrowers must sign and all must reside at the same address)

- ❖ Each borrower is entitled to receive a copy of any notice or other document under the National Credit Code. By signing this form you are giving up the right to be provided with information directly from the credit provider, South West Slopes Credit Union Ltd.
- ❖ Any person who has signed this nomination form can advise South West Slopes Credit Union Ltd at any time, in writing, that they wish to cancel the nomination.

## Privacy Statement and Consent

This statement must be read and signed by each individual applying for a product from the credit union and each individual who provides personal information to the credit union in connection with the application for the product (for example, a guarantor or nominated account signatory). By signing this statement you agree to its terms.

This statement explains how South West Slopes Credit Union Ltd. ABN 80 087 650 67 (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 the purpose set out in this statement, a purpose you would reasonably expect, a purpose required or authorized by law, or a purpose otherwise disclosed to, or authorized by, you.

### 1. Purposes for which we collect & use personal information

- You agree that personal information about you which may at any time be provided to us in connection with the facility for which application is made may be held and used by us to assess and process the application, to establish, provide and administer the facility and to execute your instructions.
- You agree that, in assessing an application for credit or, if relevant, in assessing whether to accept you as a guarantor, we may seek and obtain personal information about you from a credit reporting agency or another financial institution and may give personal information about you to another financial institution.
- 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 function, 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 product and services;
  - developing and identifying products and services that may interest you; and
  - (unless you ask not to) providing you with information about other products and services.
- d) If the facility for which your application is made is an “account”, as defined in the *Financial Transaction Reports Act 1988*, 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.
- e) 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.

**2. 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;
- your agents and contractors, including your finance broker, legal adviser, financial adviser, builder and settlement agent;
- your executor, administrator, trustee, guardian or attorney;
- regulatory bodies, government agencies, law enforcement bodies and courts;
- any person who introduces you to us;
- other organisations (including Indue Ltd) 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 conjunction 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, 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.

**3. Personal information about third parties**

You represent that, if at any time you supply us with personal information about another person (for example, a referee or a person to whom a payment is to be directed), you are authorized to do so and you agree to inform that person who we are, that we will use and disclose their personal information for the purposes set out in paragraph 1 above, and that they can gain access to that information.

**4. Access to you 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 you 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 which can be reviewed at [www.swscu.com.au](http://www.swscu.com.au) or a copy obtained by calling us on (02) 6384 1111.

**Signature of Applicant 1**

x

**Signature of Applicant 2**

x

**Full Name**

**Full Name**