



# 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
--	--	--	---

## 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

Previous address:

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

### Employment details (Applicant 1)

Occupation

Employer

Address

Telephone No  Date Commenced

Previous occupation

Previous employer and address

Period of employment

Years  Months

### 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

Previous address:

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 2)

Occupation

Employer

Address

Telephone No  Date Commenced

Previous occupation

Previous employer and address

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) Applicant 1 Weekly/Fortnightly/Monthly</b>	
Wages	
Additional Part Time/Casual Employment	
Centrelink Benefits	
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>Income (after tax) Applicant 2 Weekly/Fortnightly/Monthly</b>		
Wages		
Additional Part Time/Casual Employment		
Centrelink Benefits		
Rental Income		
Other (Specify)		
<b>TOTAL INCOME</b>		

			Amount \$	Frequency (W, F, M, A)	Monthly Equivalent (\$)
<b>Standard</b>					
Food & Groceries					0
Rates – all properties					0
Water Rates – all properties					0
Electricity					0
Gas					0
Internet / Home Phone					0
Fuel					0
Mobile Phone/s					0
Building & Contents Insurance					0
Car Registration					0
Car Insurance					0
Other Registration (Caravan, Boat, Motorcycle etc.)					0
Other Insurance (Caravan, Boat, Motorcycle etc.)					0
School Fees					0
Hospital & Medical Fund					0
Chemist					0
Clothing					0
Other expenses					0
					0
					0
					0
<i>Sub total =</i>					\$0
<b>Discretionary</b>					
Pay TV subscription					0
Other subscriptions & memberships					0
Entertainment					0
Vet fees					0
Holidays					0
Other					0
					0
					0
					0
<i>Sub total =</i>					\$0
<b>Member estimated TOTAL VARIABLE LIVING EXPENSES</b>					<b>\$0</b>

**Declaration**

	<b>Yes</b>	<b>No</b>
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.

By signing this application, you acknowledge having read and understood this permission to obtain and disclose information. You authorise the persons and organisations named above to give and obtain the information in the ways specified above until the credit is repaid in full. You consent to your information being checked with the document issuer or official record holder.

Name

---

Name

---

Signature

---

Applicant 1/ Guarantor

Date / /

Signature

---

Applicant 2 / Guarantor

Date / /

Privacy Statement – Applicant/s to retain		
<p><b>What information can be used and disclosed?</b></p>	<p>The Privacy Act allows South West Slopes Credit Union Ltd ('we', 'us', 'our') ACN 087 650 673 to use and disclose personal information we collect about you for the primary purpose for which it was collected and for related secondary purposes that you would reasonably expect. In connection with providing credit to you, personal information may include <b>credit information</b>, such as:</p> <ul style="list-style-type: none"> <li>-details to identify you and verify your identity, such as your name, sex, date of birth, current and 2 previous addresses, your current and last known employer, and your driver's licence number</li> <li>-the fact that you have applied for credit and the amount or that we are a current credit provider to you, or that you have agreed to be a guarantor</li> </ul>	<ul style="list-style-type: none"> <li>-advice that payments previously notified as unpaid are no longer overdue</li> <li>- information about your current or terminated consumer credit accounts and your repayment history</li> <li>-payments overdue for at least 60 days and for which collection action has started</li> <li>-in specified circumstances, that in our opinion you have committed a serious credit infringement</li> <li>-the fact that credit provided to you by us has been paid or otherwise discharged, and</li> <li>- other information about credit standing, worthiness, history or capacity that credit providers can disclose under the Privacy Act, including a credit report.</li> </ul>
<p><b>When and why do we collect information?</b></p>	<p>Before, during or after the provision of our products and services to you, we may collect your personal information for the purpose of providing products and services to you and managing our business. When providing credit to you, this may include assessing your application for consumer or commercial credit or to be a guarantor, assessing your credit worthiness, managing your loan or the arrangements under which your loan is funded or collecting overdue payments.</p>	<p>Some laws require us to obtain personal information about you before we provide you with particular products or services or process particular transactions in which you are involved – eg laws relating to anti-money laundering and counter-terrorism financing, consumer credit, taxation and real property transactions.</p> <p>If you do not provide us with the personal information that we request, we may not be able to consider your application for credit or provide other products and services.</p>
<p><b>Who can give or collect information?</b></p>	<p>For the purpose of providing products and services to you and managing our business, we may give your personal information to:</p> <ul style="list-style-type: none"> <li>-external service providers to us, such as organisations which we use to verify your identity, payment systems operators, mailing houses and research consultants</li> <li>- insurers and re-insurers, where insurance is provided in connection with our services to you</li> <li>-debt collecting agencies, if you have not repaid a loan as required</li> <li>-our professional advisors, such as accountants, lawyers and auditors</li> <li>-state or territory authorities that give assistance to facilitate the provision of home loans to individuals</li> <li>-other credit providers and their professional advisors</li> <li>-your representative, for example, lawyer, mortgage broker, financial advisor or attorney, as authorised by you, or</li> <li>-government and regulatory authorities, if required or authorised by law.</li> </ul> <p>In addition, in connection with providing credit to you, we and the Credit Providers mentioned below may:</p>	<ul style="list-style-type: none"> <li>-obtain a commercial and/or consumer credit report containing personal information about you from a credit reporting body</li> <li>-obtain personal information about you from your employer and any referees that you may provide and disclose to them, for the purpose of verification, personal information you have provided to us which they could reasonably be expected to be able to verify,</li> <li>-exchange credit information about you with each other, and</li> <li>-exchange credit information about you with any credit reporting body and any other provider of credit to you named in your credit application or a credit report from a credit reporting body.</li> </ul> <p><b>Credit Providers</b> can mean:</p> <ul style="list-style-type: none"> <li>-Us or our related companies</li> <li>-any introducer, dealer or broker referred to in a loan application</li> <li>-any agent or contractor of ours assisting in processing a loan application, and</li> <li>-other entities that may be involved in a securitisation arrangement which we use to fund your loan and any loan originator.</li> </ul>
<p><b>Disclosure to overseas recipients</b></p>	<p>We will not disclose your personal information to overseas recipients.</p>	

<p><b>Important information about credit reporting bodies</b></p>	<p>If you apply for or hold any kind of credit with us, we may disclose information to a credit reporting body. That includes disclosing that you are in default under a credit agreement or have committed a serious credit infringement, if that is the case. (Specifically, we may disclose information to or collect information from Equifax, whose privacy policy and contact details are at <a href="http://www.equifax.com.au">www.equifax.com.au</a>, or VixVERIFY, whose privacy policy and contact details are at <a href="http://www.vixverify.com">www.vixverify.com</a>)</p> <p>Credit reporting bodies collect credit information about individuals which they provide as credit reports to credit providers and others in the credit industry to assist them in managing credit risk, collecting debts and other activities.</p>	<p>"Credit pre-screening" is a service for credit providers wishing to send direct marketing material about credit services. A credit reporting body uses information it holds to screen out individuals who do not meet criteria set by the credit provider. Credit reporting bodies must maintain a confidential list of individuals who have opted out of their information being used in pre-screening. To opt-out of credit pre-screening, contact the credit reporting body, using the contact details on their websites, referred to above.</p> <p>You can also ask a credit reporting body not to use or disclose your personal information for a period if you believe on reasonable grounds that you have been or are likely to be a victim of fraud, including identity fraud.</p>
<p><b>Disclosure to insurers and guarantors</b></p>	<p><b>Lenders' mortgage and trade insurers</b></p> <p>In connection with providing credit to you, a lenders' mortgage insurer or a registered trade insurer may obtain credit information about you from a Credit Provider or from a credit reporting body to assess whether to provide lenders' mortgage insurance to us in relation to an application for consumer credit, or whether to provide trade insurance to us in relation to</p>	<p>an application for commercial credit.</p> <p><b>Guarantors</b></p> <p>In connection with providing credit to you, the Credit Providers may give a guarantor, or a person considering becoming a guarantor, credit information about you to enable the guarantor to decide whether to act as guarantor, or to keep the guarantor informed about your repayment of the credit secured by the guarantee.</p>
<p><b>Personal information about third parties</b></p>	<p>You represent that, if at any time you supply us with personal information about another person (for example a referee), you are authorised to do so; and you agree to inform that person about who we are, how to contact us, how to obtain our Privacy Policy,</p>	<p>and that we will use and disclose their personal information for the purposes set out in this Permission and that they can gain access to that information.</p>
<p><b>Electronic verification</b></p>	<p>Under the Anti-Money Laundering and Counter-Terrorism Financing Act, we can disclose your name, residential address and date of birth to a credit reporting body. The purpose of this disclosure is to ask the credit reporting body to assess whether the personal information disclosed matches (in whole or part) personal information about you held in their records (if any). This electronic verification process helps us to verify your identity.</p>	<p>The credit reporting body may prepare and provide us with an assessment by using the personal information about you and the names, residential address and dates of birth contained in its records about other individuals.</p> <p>If you do not consent to us verifying your identity by electronic verification, we will provide you with an alternate verification process to identify you. If this is the case, please contact us on <b>02 6384 1111</b> for further information.</p>
<p><b>Security, privacy policy, and marketing preferences</b></p>	<p><b>Security</b></p> <p>We take all reasonable steps to ensure that all your personal information held by us (on our website or otherwise), is protected from misuse, interference and loss, and from unauthorised access, disclosure or modification.</p> <p><b>Privacy Policy</b></p> <p>Our Privacy Policy, available at <a href="http://www.swscu.com.au">www.swscu.com.au</a>, provides additional information about how we handle your personal information. It explains how you can ask for access to personal information we hold about you</p>	<p>and seek correction of that information. It also explains how you can complain about a breach of the Privacy Act or the Privacy (Credit Reporting) Code, and how we will deal with your complaint. We will give you a copy of our Privacy Policy on request.</p> <p><b>Marketing preferences</b></p> <p>We may use information about you to inform you about products and services, including those of third parties, unless you ask us not to. We may do so even if you are on the Do Not Call Register, unless you ask us not to.</p>
<p><b>Contact Us</b></p>	<p><b>Our Privacy Officer's contact details are:</b></p> <p>Privacy Officer 89 Boorowa Street, Young NSW 2594. Telephone: 02 6384 1111</p>	