



Please assist us in processing your loan by providing the following

- Evidence of income e.g. two most recent payslips
- Current loan/credit card/store card statement/s (3 months)
- Current rates notice or two recent rent receipts

Member Number (if applicable)

Surname

Are you a resident of Australia? Yes No If NO then we are unable to accept your application

Preferred branch Camden Narellan Picton Tahmoor

STEP ONE: LOAN DETAILS

I/We wish to apply for a:

Home Loan Car Loan Personal Loan of \$ _____

I/We can repay the Loan over _____ (months) at \$ _____ per week fortnight month

As security, I/we am/are prepared to offer House Car Boat Caravan Other _____

HOME LOAN

What is the purpose of the loan?

- Purchase a home
- Build a home
- Renovating
- Purchase land
- Refinance another lender
- Increase existing Macarthur Credit Union loan
- Other _____

Generally, your loan must be secured by a registered mortgage over residential property. If you would like to offer more than one security for your loan, please provide details for each property.

Property Address 1

Estimated Value \$ _____

Property Address 2

Estimated Value \$ _____

How much are you contributing? \$ _____

Will you live in the property? Yes No

Are you a first home buyer? Yes No

CAR LOAN

New Car Used Car

Year

Make

Model

Purchase Price \$ _____

Deposit or Trade \$ _____

PERSONAL LOAN

Loan Purpose

- Travel
- Home Improvements
- Home Contents/Furnishings
- Consolidate Debts
- Other _____

Comments

STEP TWO: PERSONAL DETAILS

APPLICANT ONE

Title Surname

Given Names

Gender Male Female

Date of Birth

Marital status

Number of dependants

Age of dependants _____

Drivers Licence No. Expiry ____/____

Current Housing Situation

- Own home outright Buying home/mortgaged
- Renting Boarding Living with parents
- Other _____

APPLICANT TWO

Title Surname

Given Names

Gender Male Female

Date of Birth

Marital status

Number of dependants

Age of dependants _____

Drivers Licence No. Expiry ____/____

Current Housing Situation

- Own home outright Buying home/mortgaged
- Renting Boarding Living with parents
- Other _____

STEP TWO: PERSONAL DETAILS (continued)

Current Residential Address

Time at this address _____ months _____ years

Previous housing situation (if less than 2 years at current)

Own home outright Buying home/mortgaged Renting
 Boarding Living with parents Other _____

Previous Address

Time at this address _____ months _____ years

Mailing Address same as residential

Contact Details

Home ()
Work ()
Mobile
Email

Details of one relative or friend in Australia NOT living with you.

Title () Surname ()
Given Names
Relationship
Phone () Mobile ()
Residential Address _____

Current Residential Address

Time at this address _____ months _____ years

Previous housing situation (if less than 2 years at current)

Own home outright Buying home/mortgaged Renting
 Boarding Living with parents Other _____

Previous Address

Time at this address _____ months _____ years

Mailing Address same as residential

Contact Details

Home ()
Work ()
Mobile
Email

Details of one relative or friend in Australia NOT living with you.

Title () Surname ()
Given Names
Relationship
Phone () Mobile ()
Residential Address _____

STEP THREE: EMPLOYMENT DETAILS

APPLICANT ONE

Type of employment

Full time Part time Casual Retired
 Contract Self Employed Apprentice Trainee

Current Employment Details

Occupation _____
Name of employer/business _____
Name of Supervisor/Manager _____
Commencement Date _____ Phone ()
Are you currently under probation? Yes No
If YES, anticipated concluding date (D / M / Y)
Street Address _____

Previous Employment Details (if less than 2 years at current)

Occupation _____
Name of employer/business _____
Name of Supervisor/Manager _____
Length of service _____ Phone ()
Street Address _____

APPLICANT TWO

Type of employment

Full time Part time Casual Retired
 Contract Self Employed Apprentice Trainee

Current Employment Details

Occupation _____
Name of employer/business _____
Name of Supervisor/Manager _____
Commencement Date _____ Phone ()
Are you currently under probation? Yes No
If YES, anticipated concluding date (D / M / Y)
Street Address _____

Previous Employment Details (if less than 2 years at current)

Occupation _____
Name of employer/business _____
Name of Supervisor/Manager _____
Length of service _____ Phone ()
Street Address _____

STEP FOUR: FINANCIAL DETAILS

APPLICANT ONE

Income	Source	\$	W	F	M
Net Salary (after tax)	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other Income	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rental Income	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Government	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Benefits or Pensions	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Commitments	Payable to	Credit Limit(s)	Current Balance	Repayment	W	F	M
Mortgage(s) /Rent/Board	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Personal Loans	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other loan(s)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Overdraft(s)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Credit/Store Card(s)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Maintenance	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lease/Hire Purchase	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Assets	Details	\$
Home	ADDRESS: <input type="text"/>	<input type="text"/>
Other Property/Land	ADDRESS: <input type="text"/>	<input type="text"/>
Motor Vehicle 1	YEAR: <input type="text"/> MAKE: <input type="text"/> MODEL: <input type="text"/>	<input type="text"/>
Motor Vehicle 2	YEAR: <input type="text"/> MAKE: <input type="text"/> MODEL: <input type="text"/>	<input type="text"/>
Home Contents	<input type="text"/>	<input type="text"/>
Savings	FINANCIAL INSTITUTION: <input type="text"/> A/C TYPE: <input type="text"/>	<input type="text"/>
Superannuation	<input type="text"/>	<input type="text"/>
Other	<input type="text"/>	<input type="text"/>

APPLICANT TWO

Income	Source	\$	W	F	M
Net Salary (after tax)	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other Income	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rental Income	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Government	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Benefits or Pensions	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Commitments	Payable to	Credit Limit(s)	Current Balance	Repayment	W	F	M
Mortgage(s) /Rent/Board	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Personal Loans	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other loan(s)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Overdraft(s)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Credit/Store Card(s)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Maintenance	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lease/Hire Purchase	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Assets	Details	\$
Home	ADDRESS: <input type="text"/>	<input type="text"/>
Other Property/Land	ADDRESS: <input type="text"/>	<input type="text"/>
Motor Vehicle 1	YEAR: <input type="text"/> MAKE: <input type="text"/> MODEL: <input type="text"/>	<input type="text"/>
Motor Vehicle 2	YEAR: <input type="text"/> MAKE: <input type="text"/> MODEL: <input type="text"/>	<input type="text"/>
Home Contents	<input type="text"/>	<input type="text"/>
Savings	FINANCIAL INSTITUTION: <input type="text"/> A/C TYPE: <input type="text"/>	<input type="text"/>
Superannuation	<input type="text"/>	<input type="text"/>
Other	<input type="text"/>	<input type="text"/>

PRIVACY PROTECTION OF INFORMATION - APPLICATION FOR CREDIT

IMPORTANT NOTICE TO APPLICANT(S) FOR CREDIT [SECTION 18E(8)(C) PRIVACY ACT 1988]

The Credit Union may give information about you to a credit reporting agency for the following purposes:

- to obtain a consumer credit report about you, and/or
- allow the credit reporting agency to create or maintain a credit information file containing information about you.

This includes:

- identity particulars – this only includes your name, sex, date of birth, current known address, two immediately previous addresses, your current or last known employer, and your driver's licence number;
- the fact that you have applied for credit and the amount;
- the fact that the Credit Union is a credit provider to you;
- payments overdue for at least 60 days, when the Credit Union has taken steps to recover;
- advice that payments are no longer overdue;
- the opinion of the Credit Union that you have committed a serious credit infringement;
- when the credit provided to you has been discharged;
- court judgments or bankruptcy orders made against you.

This information may be given before, during or after the provision of credit to you.

STATEMENT BY APPLICANT(S) FOR CREDIT

Please read carefully before signing. When more than 1 applicant, each applicant to sign.

1. Type of Credit (TICK WHICH BOX APPLIES)

The credit I am applying for is:

- wholly or primarily for a domestic, family or household purpose (consumer credit); or
- wholly or primarily for another purpose (commercial credit).

2. Giving Information to a Credit Reporting Agency [section 18E(8)(c) Privacy Act 1988]

The Credit Union has informed me that it may give certain personal information about me to a credit reporting agency. I understand that the Credit Union can only give limited kinds of information which are set out in the Privacy Act 1988 and examples of which are listed above.

3. Exchanging Information with Other Credit Providers [section 18N(1)(b) Privacy Act 1988]

I agree to the Credit Union checking personal information about me with any credit provider named in my credit application, and with other credit providers

that may be named in a credit report issued by a reporting agency, for any of the following purposes:

- to assess my creditworthiness;
- to assess an application by me for credit
- to help me avoid defaulting on my credit obligations;
- to notify a default by me;
- the collection of overdue payments.

I understand that this information can include any information about my credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to give or receive from each other under the Privacy Act 1988.

4. Access to Commercial Credit Information [section 18L(4) Privacy Act 1988]

For the purpose of assessing my application for consumer credit, I consent to the Credit Union obtaining a report containing information about my commercial activities or commercial credit worthiness, from a business which provides information about the commercial credit worthiness of persons.

5. Access to Consumer Credit Information for a Commercial Credit Application [section 18K(1)(b) Privacy Act 1988]

If my application is for commercial credit, I consent to the Credit Union, in order to assess my application, obtaining from a credit reporting agency a credit report about me containing consumer credit information.

Signature

Print name

Date

Signature

Print name

Date

THE DECLARATION

Have you had any defaults, judgements, attachment of earnings or other legal proceedings against you or have you ever been bankrupt or insolvent, or ever assigned your estate for the benefit of creditors?

- Yes No

If YES, please provide details

APPLICANT ONE

Signature

Print name

Date

APPLICANT TWO

Signature

Print name

Date

NEXT STEPS...

Please either fax this completed application form to Macarthur Credit Union on 02 4640 9937, or mail it to PO Box 121, Camden NSW 2570, or lodge it at any one of our four branches at Camden, Narellan, Picton or Tahmoor. (Note: If faxing your application, please also send originals of all documents by mail).

Please assist us in processing your application, please provide the following (where applicable)

- Evidence of income e.g. two most recent payslips or most recent group certificate or two years tax assessment notices
- Current loan/credit card/store card statement/s (3 months)
- Current rates notice or tenancy agreement or two recent rent receipts.