

first choice CREDIT UNION LOAN APPLICATION

ABN 63 087 649 867 Incorporated in New South Wales ACL 240722

2/18 Sale Street, Orange NSW 2800
Phone (02) 6362 2944 Facsimile (02) 6362 6061

L _____

Time Received _____ :

Date Received / / _____

LOAN DETAILS

What is the amount of credit needed, or the maximum amount of credit you require? \$ _____

What time frame do you require to repay the loan over? _____ months

The reason you require the loan _____

What type of product features do you require? (eg. car loan, overdraft, personal) _____

Do you foresee any changes in your financial situation in the future? _____

LOAN DETAILS

Amount Required \$ _____ Term of Loan _____

Purpose of Loan (eg. Car, House, Consolidation etc.) _____

DETAILS	TO PAY	AMOUNTS
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____

SECURITY DETAILS: Purchase Price \$ _____
Deposit/Trade-in \$ _____

PERSONAL DETAILS

MEMBERSHIP No.		All questions/sections of this application must be completed or deleted as appropriate.	
SURNAME(S) Mr/Mrs/Miss/Ms	Given Names	Drivers Licence No.	Date of Birth
SURNAME(S) Mr/Mrs/Miss/Ms	Given Names	Drivers Licence No.	Date of Birth
OTHER NAMES COMMONLY KNOWN BY (IF ANY) OVER THE LAST 5 YEARS		Mobile No.	
HOME ADDRESS		Home Telephone No.	Years of Residence
POSTAL ADDRESS			
PREVIOUS ADDRESS (if at the above address less than 3 years)		Postcode	Years of Residence
MARITAL STATUS <input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Engaged <input type="checkbox"/> Widowed <input type="checkbox"/> Divorced <input type="checkbox"/> Separated <input type="checkbox"/> De Facto		DEPENDANT CHILDREN AGES / / / / /	
HOUSING ARRANGEMENTS <input type="checkbox"/> Owned <input type="checkbox"/> Buying <input type="checkbox"/> Rented <input type="checkbox"/> Boarding		Name and Address of Mortgagee/Landlord	
<i>This information is for collection purposes only.</i>			
Name and Address of Close Relative in Australia NOT living at your present address _____		Relationship	Telephone No.
Name and Address of Close Friend or relative in Australia other than above who could give a reference if required _____		Relationship	Telephone No.
Have you or your spouse/partner ever been declared bankrupt? Yes or No..... If Yes, when? Have you or your spouse/partner ever had a court order made against you or a default listed for the non-payment of a debt or judgement or have you voluntarily surrendered any goods or had any goods repossessed? Yes or No..... If Yes, give details _____			

Employed by _____ Address _____ Occupation _____ Phone _____ <input type="checkbox"/> PERMANENT <input type="checkbox"/> PART-TIME <input type="checkbox"/> CASUAL <input type="checkbox"/> ON CALL	How Long		INCOME PER WEEK	GROSS	AFTER TAX			
	YEARS	MTHS						
						Self		
						Other		
				Total \$				
Previous employer (if less than 3 years) _____ Address _____ Occupation _____	How Long		INCOME PER WEEK	GROSS	AFTER TAX			
	YEARS	MTHS						
						Partner/Spouse		
						Other		
				Total \$				
Spouse/Partner's Details Employed by _____ Address _____ Occupation _____ Phone _____ <input type="checkbox"/> PERMANENT <input type="checkbox"/> PART-TIME <input type="checkbox"/> CASUAL <input type="checkbox"/> ON CALL	How Long		IMPORTANT: Please attach your 3 most recent pay slip					
	YEARS	MTHS						

CURRENT FINANCIAL COMMITMENTS

LIST ALL AMOUNTS OWED FOR CREDIT CARDS, PERSONAL LOANS, ETC.

Item Financed	Name and Branch of Bank or Company	Account No.	Monthly Payment	Amount Owing	Card Limit if Applicable	Office Use Only TBPO
RENT/BOARD						
1ST MORTGAGE						
LOANS - FCCU						
LOANS						
OTHER PERSONAL						
CREDIT CARDS						
CREDIT CARDS						
INTEREST FREE ACCOUNTS (GE ETC)						
OTHER (STORE ACC ETC)						
RENTALS e.g. (FLEXIRENT, AUSTAR ETC)						
TOTAL LIABILITIES \$						

Have you guaranteed Loans for other persons? Yes No

If YES, specify full particulars and AMOUNT

ASSETS

TYPE OF ASSET	Value \$	Name of Financial Institution (if applicable)	Insured with
Home, Other Property & Land			
Motor Vehicles, Bikes & Caravans, etc.			
Furniture, Furnishings, Household Effects			
Rural Equipment			
Savings Accounts			
Cash/Term Deposit			
Other Assets			
TOTAL Estimated Value of All Assets			

List motor vehicles bikes, etc.	Year	Make	Model	Cylinders	Type of Ins.
Vehicle 1					
Vehicle 2					

DECLARATION

I/We the aforesaid applicant(s), hereby apply for a loan as detailed above and do solemnly declare that the several statements made in this application are true and correct in every particular and I/we make this solemn declaration consciously believing the same to be true and by virtue of the provisions of an Act of Parliament rendering persons making a false declaration punishable for wilful and corrupt perjury.

Signature of Applicant _____

Signature of Joint Applicant _____

Date _____

PROPERTY OFFERED AS SECURITY

(HOUSING LOANS/SECURED OVERDRAFTS)

Address _____ Title Particulars _____
 _____ Solicitor Details _____

Full Name/s to appear on the title deeds after settlement _____

Property purchased from Vendor Agent House and Land Builder

Contact name of vendor or vendor's real estate agent (for valuer access) _____ Phone _____

Do you have an existing mortgage on the property? Yes No

Name of Mortgagee _____ Branch of Address _____

Loan Account Number _____ Loan Balance \$ _____

Are you aware of any environmental contamination affecting any security property or any property adjoining any security property? Yes No

Purchase price (or estimated market value if refinance) \$ _____

Current market value of lands \$ _____ Tender Prices \$ _____

PLEASE COMPLETE & SIGN PAGE 4

PRIVACY PROTECTION OF INFORMATION

IMPORTANT NOTICE TO APPLICANT FOR CREDIT

(SECTION 18E(8) (c) Privacy Act 1988)

Sections of the Privacy Act which came into force on 25th February 1992 require First Choice Credit Union to obtain members' written permission before seeking and disclosing information about them pertaining to the provision of credit (loans and line of credit). This requirement applies to all "credit providers", (e.g. banks and building societies).

Please read this form carefully before signing it below

First Choice Credit Union may give personal information about you to a credit reporting agency, however only limited kinds of information allowed by the Privacy Act 1988 (Commonwealth). These include:

- 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 First Choice Credit Union is a credit provider to you;
- payments which became overdue more than 60 days, and for which collection action has commenced;
- advice that payments are no longer overdue;
- cheques for an amount greater than \$100, drawn by you which have been dishonoured more than once;
- in specified circumstances, that in the opinion of First Choice Credit Union you have committed a serious credit infringement;
- when the credit provided to you has been discharged;
- court judgements or bankruptcy orders made against you.

STATEMENT BY APPLICANT FOR CREDIT

Please read carefully before signing.

1. Type of Credit - (Tick whichever box applies)

- Wholly or primarily for 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)

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

3. Exchanging Information With Other Credit Providers (Section 18N(1)(b) Privacy Act 1988)

I agree to First Choice Credit Union checking personal information about me with any credit providers named in my credit application, and with other credit providers that may be named in a report issued by a credit reporting agency, for any of the following purposes:

- to assess my credit worthiness
- to assess an application for me for credit
- to help me avoid defaulting on my credit obligation
- the collection of overdue payments
- to notify a default to me

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 to 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 credit, I consent to First Choice 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 First Choice Credit Union, in order to assess my application, obtaining from a credit reporting agency a credit report about me.

6. Access to Consumer Credit Information by Trade Insurers (Section 18K(1)(e) Privacy Act 1988)

If my application is for commercial credit, I consent to a trade insurer obtaining a credit report about me containing consumer credit information, in order to assess whether to insure the credit provider for the credit given to me, or the risk of providing insurance, or to assess the risk of a default by me on this credit.

X _____
NAME (Please Print)

X _____
Signature

X _____
Date

X _____
NAME (Please Print)

X _____
Signature

X _____
Date