

Loan Application

SECTION A:

| | | | | | |
|--|--|-----------------------------------|---|-------------------------------------|------------------------------------|
| <input type="checkbox"/> HOME LOAN | <input type="checkbox"/> PERSONAL LOAN | <input type="checkbox"/> CAR LOAN | <input type="checkbox"/> VISA 55 | <input type="checkbox"/> COMMERCIAL | <input type="checkbox"/> OVERDRAFT |
| PURPOSE OF LOAN: (HOLIDAY, CONSOLIDATION ETC) | | | PURCHASE PRICE | | \$ _____ |
| PREFERRED TERM: _____ (YEARS) | | | PREFERRED REPAYMENTS <input type="checkbox"/> MONTHLY <input type="checkbox"/> FORTNIGHTLY <input type="checkbox"/> WEEKLY | | DEPOSIT \$ _____ |
| | | | AMOUNT REQUIRED | | \$ _____ |

SECTION D: ACCOUNT OWNER/S AUTHORISATION

I/ We hereby authorise the above account/ signatory additions to this account.

APPLICANT 1

| | | |
|----------------------------|--|--|
| MEMBER NUMBER: | | |
| TITLE: | <input type="checkbox"/> MR <input type="checkbox"/> MRS <input type="checkbox"/> MISS <input type="checkbox"/> MS | |
| SURNAME: | | |
| GIVEN NAMES: | | |
| CONTACT DETAILS: | MOBILE PH: | |
| | HOME PH: | |
| EMAIL ADDRESS: | | |
| DATE OF BIRTH: | | |
| DRIVERS LICENCE: | | |
| | EXPIRY DATE: | / / |
| HOME ADDRESS: | | |
| CITY: | STATE: | POSTCODE: |
| YEARS AT ADDRESS: | | |
| RESIDENTIAL STATUS: | <input type="checkbox"/> OWN <input type="checkbox"/> BUYING <input type="checkbox"/> OTHER | <input type="checkbox"/> RENTING <input type="checkbox"/> BOARDING _____ |
| | (IF DIFFERENT FROM CURRENT) | |
| POSTAL ADDRESS: | | |
| CITY: | STATE: | POSTCODE: |
| PREVIOUS ADDRESS: | (IF LESS THAN 2 YEARS IN CURRENT) | |
| | CITY: | STATE: |
| YEARS AT PREVIOUS ADDRESS: | | |

APPLICANT 2

| | | |
|----------------------------|--|--|
| MEMBER NUMBER: | | |
| TITLE: | <input type="checkbox"/> MR <input type="checkbox"/> MRS <input type="checkbox"/> MISS <input type="checkbox"/> MS | |
| SURNAME: | | |
| GIVEN NAMES: | | |
| CONTACT DETAILS: | MOBILE PH: | |
| | HOME PH: | |
| EMAIL ADDRESS: | | |
| DATE OF BIRTH: | | |
| DRIVERS LICENCE: | | |
| | EXPIRY DATE: | / / |
| HOME ADDRESS: | | |
| CITY: | STATE: | POSTCODE: |
| YEARS AT ADDRESS: | | |
| RESIDENTIAL STATUS: | <input type="checkbox"/> OWN <input type="checkbox"/> BUYING <input type="checkbox"/> OTHER | <input type="checkbox"/> RENTING <input type="checkbox"/> BOARDING _____ |
| | (IF DIFFERENT FROM CURRENT) | |
| POSTAL ADDRESS: | | |
| CITY: | STATE: | POSTCODE: |
| PREVIOUS ADDRESS: | (IF LESS THAN 2 YEARS IN CURRENT) | |
| | CITY: | STATE: |
| YEARS AT PREVIOUS ADDRESS: | | |

| CURRENT LIVING SITUATION: | |
|--|---|
| WHO DO YOU LIVE WITH? | <input type="checkbox"/> SPOUSE/PARTNER <input type="checkbox"/> CHILDREN <input type="checkbox"/> FLATMATE/S <input type="checkbox"/> PARENT/S <input type="checkbox"/> OTHER: _____ |
| NUMBER OF DEPENDANT CHILDREN (UNDER 18): | |
| AGES OF CHILDREN (UNDER 18) | |

| CURRENT LIVING SITUATION: | |
|--|---|
| WHO DO YOU LIVE WITH? | <input type="checkbox"/> SPOUSE/PARTNER <input type="checkbox"/> CHILDREN <input type="checkbox"/> FLATMATE/S <input type="checkbox"/> PARENT/S <input type="checkbox"/> OTHER: _____ |
| NUMBER OF DEPENDANT CHILDREN (UNDER 18): | |
| AGES OF CHILDREN (UNDER 18) | |

| EMPLOYMENT INFORMATION APPLICANT 1 | | |
|------------------------------------|---|---|
| OCCUPATION: | | |
| EMPLOYER NAME: | | |
| ADDRESS: | | |
| CITY: | STATE: | POSTCODE: |
| EMPLOYMENT STATUS: | <input type="checkbox"/> FULL-TIME <input type="checkbox"/> CASUAL <input type="checkbox"/> OTHER | <input type="checkbox"/> PART-TIME <input type="checkbox"/> CONTRACT |
| COMMENCEMENT DATE: | / / | |

| EMPLOYMENT INFORMATION APPLICANT 2 | | |
|------------------------------------|---|---|
| OCCUPATION: | | |
| EMPLOYER NAME: | | |
| ADDRESS: | | |
| CITY: | STATE: | POSTCODE: |
| EMPLOYMENT STATUS: | <input type="checkbox"/> FULL-TIME <input type="checkbox"/> CASUAL <input type="checkbox"/> OTHER | <input type="checkbox"/> PART-TIME <input type="checkbox"/> CONTRACT |
| COMMENCEMENT DATE: | / / | |

| CONFIRMATION OF EMPLOYMENT | | |
|-----------------------------|------------|--|
| EMPLPOYMENT REFERENCE NAME: | | |
| CONTACT DETAILS: | MOBILE NO: | |
| | WORK PH: | |
| EMAIL ADDRESS: | | |

| CONFIRMATION OF EMPLOYMENT | | |
|-----------------------------|------------|--|
| EMPLPOYMENT REFERENCE NAME: | | |
| CONTACT DETAILS: | MOBILE NO: | |
| | WORK PH: | |
| EMAIL ADDRESS: | | |

| PREVIOUS EMPLOYMENT DETAILS (If less than 2 years with current employer) | |
|---|-----|
| PREVIOUS OCCUPATION: | |
| PREVIOUS EMPLOYER: | |
| COMMENCEMENT DATE: | / / |
| END DATE: | / / |

| PREVIOUS EMPLOYMENT DETAILS (If less than 2 years with current employer) | |
|---|-----|
| PREVIOUS OCCUPATION: | |
| PREVIOUS EMPLOYER: | |
| COMMENCEMENT DATE: | / / |
| END DATE: | / / |

| INCOME APPLICANT 1 | | |
|--------------------|----|--|
| NET INCOME: | \$ | <input type="checkbox"/> W <input type="checkbox"/> F <input type="checkbox"/> M |
| RENTAL INCOME: | \$ | <input type="checkbox"/> W <input type="checkbox"/> F <input type="checkbox"/> M |
| OTHER INCOME: | \$ | <input type="checkbox"/> W <input type="checkbox"/> F <input type="checkbox"/> M |

| INCOME APPLICANT 2 | | |
|--------------------|----|--|
| NET INCOME: | \$ | <input type="checkbox"/> W <input type="checkbox"/> F <input type="checkbox"/> M |
| RENTAL INCOME: | \$ | <input type="checkbox"/> W <input type="checkbox"/> F <input type="checkbox"/> M |
| OTHER INCOME: | \$ | <input type="checkbox"/> W <input type="checkbox"/> F <input type="checkbox"/> M |



EXPENSES

| LIABILITY (WHAT YOU OWE) | FINANCE COMPANY | REPAYMENTS | FREQUENCY | AMOUNT OWING |
|----------------------------------|-----------------|------------|--|-----------------|
| RENT/ BOARD: | | | <input type="checkbox"/> W <input type="checkbox"/> F <input type="checkbox"/> M | \$ |
| MORTGAGE HOME LOAN/S: | | | <input type="checkbox"/> W <input type="checkbox"/> F <input type="checkbox"/> M | \$ |
| MORTGAGE INVESTMENT LOAN/S: | | | <input type="checkbox"/> W <input type="checkbox"/> F <input type="checkbox"/> M | \$ |
| CAR LOAN/S: | | | <input type="checkbox"/> W <input type="checkbox"/> F <input type="checkbox"/> M | \$ |
| PERSONAL LOAN/S: | | | <input type="checkbox"/> W <input type="checkbox"/> F <input type="checkbox"/> M | \$ |
| CREDIT CARD 1 (LIMIT \$_____) | | | <input type="checkbox"/> W <input type="checkbox"/> F <input type="checkbox"/> M | \$ |
| CREDIT CARD 2 (LIMIT \$_____) | | | <input type="checkbox"/> W <input type="checkbox"/> F <input type="checkbox"/> M | \$ |
| AFTER PAY / ZIP PAY ETC | | | <input type="checkbox"/> W <input type="checkbox"/> F <input type="checkbox"/> M | \$ |
| STORE ACCOUNTS: | | | <input type="checkbox"/> W <input type="checkbox"/> F <input type="checkbox"/> M | \$ |
| MOBILE PHONE ACCOUNTS: | | | <input type="checkbox"/> W <input type="checkbox"/> F <input type="checkbox"/> M | \$ |
| CHILD SUPPORT PAYMENTS: | | | <input type="checkbox"/> W <input type="checkbox"/> F <input type="checkbox"/> M | \$ |
| OTHER COMMITMENTS: | | | <input type="checkbox"/> W <input type="checkbox"/> F <input type="checkbox"/> M | \$ |
| TOTAL MONTHLY LIABILITIES | | | | \$ |

LIVING EXPENSES

| EXPENSE | FREQUENCY | AMOUNT | EXPENSE | FREQUENCY | AMOUNT |
|---|--|--------|--|--|-----------|
| GROCERIES: Groceries & Food, Clothing, Alcohol & Tobacco, Pet Expenses etc. | <input type="checkbox"/> W <input type="checkbox"/> F <input type="checkbox"/> M | \$ | ENTERTAINMENT: Eating/Going Out, Gym, Sports & Hobbies, Memberships, Holidays Subscriptions etc. | <input type="checkbox"/> W <input type="checkbox"/> F <input type="checkbox"/> M | \$ |
| UTILITIES: Electricity, Gas, Council Rates, Water, Strata Fees etc. | <input type="checkbox"/> W <input type="checkbox"/> F <input type="checkbox"/> M | \$ | MEDICAL/ HEALTH: Private Health Cover, Regular Prescriptions etc. | <input type="checkbox"/> W <input type="checkbox"/> F <input type="checkbox"/> M | \$ |
| PHONE & INTERNET: Home, Mobile & Data Plans etc. | <input type="checkbox"/> W <input type="checkbox"/> F <input type="checkbox"/> M | \$ | CHILDCARE & EDUCATION COSTS: Childcare Costs, School Fees, Self-Education Costs etc. | <input type="checkbox"/> W <input type="checkbox"/> F <input type="checkbox"/> M | \$ |
| INSURANCES: Home & Contents, Motor Vehicle, Boat & Caravan, Life, Income Protection, Pet etc. | <input type="checkbox"/> W <input type="checkbox"/> F <input type="checkbox"/> M | \$ | INVESTMENT (If applicable): Insurances, Property Maintenance Fees, Council Rates etc. | <input type="checkbox"/> W <input type="checkbox"/> F <input type="checkbox"/> M | \$ |
| TRANSPORT: Fuel, Registration, Servicing, Public Transport Costs etc. | <input type="checkbox"/> W <input type="checkbox"/> F <input type="checkbox"/> M | \$ | OTHER: | <input type="checkbox"/> W <input type="checkbox"/> F <input type="checkbox"/> M | \$ |
| TOTAL MONTHLY EXPENSES: | | | | | \$ |



| ASSETS | | | | VALUE | INSURED |
|----------------------|----------|--------|-------|-----------|---|
| ASSET (WHAT YOU OWN) | DETAILS | | | | |
| RESIDENCE: | ADDRESS: | | | \$ | <input type="checkbox"/> Y <input type="checkbox"/> N |
| INVESTMENT PROPERTY: | ADDRESS: | | | \$ | <input type="checkbox"/> Y <input type="checkbox"/> N |
| OTHER REAL ESTATE: | ADDRESS: | | | \$ | <input type="checkbox"/> Y <input type="checkbox"/> N |
| MOTOR VEHICLE 1: | MAKE: | MODEL: | YEAR: | \$ | <input type="checkbox"/> Y <input type="checkbox"/> N |
| MOTOR VEHICLE 2: | MAKE: | MODEL: | YEAR: | \$ | <input type="checkbox"/> Y <input type="checkbox"/> N |
| HOUSEHOLD FURNITURE: | | | | \$ | <input type="checkbox"/> Y <input type="checkbox"/> N |
| SAVINGS: | | | | \$ | |
| | | | | | |
| SUPERANNUATION: | | | | \$ | |
| | | | | | |
| SHARES: | | | | \$ | |
| | | | | | |
| OTHER ASSETS: | | | | \$ | <input type="checkbox"/> Y <input type="checkbox"/> N |
| | | | | | |
| TOTAL ASSETS: | | | | \$ | |

STATEMENT BY APPLICANT(S) FOR CREDIT

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

Statements

- 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. Credit Reports for Commercial Loan Applicant Applications

By submitting this application you expressly consent to our obtaining a credit report containing your credit information in order to assess your commercial loan application.

APPLICANT 1

PLEASE SIGN HERE:

DATE:

APPLICANT 2

PLEASE SIGN HERE:

DATE:

CHECKLIST

- COMPLETED THE APPLICATION DETAILS
- COMPLETED THE EXPENSES AND ASSETS TABLE IN FULL
- SIGNED THE PRIVACY ACT CONSENT

- ATTACHED THE REQUIRED INFORMATION NEEDED TO ENABLE US TO ASSESS YOUR LOAN APPLICATION.
(Two recent payslips, rates notice, home loan statement/rent receipt, loan statements (car/personal), credit card/store card statements, investment property statement.)

Please contact our helpful Macquarie Credit Union team on 1300 885 480 if you need any assistance to complete this form.



BENEFITS OF MEMBERSHIP

- ✓ No monthly account keeping fees
- ✓ Fee free Internet Banking
- ✓ Competitive loan rates
- ✓ Competitive term deposit rates
- ✓ Visa Debit and Visa Credit Card facilities
- ✓ And much more

OUR PRODUCTS AND SERVICES

Looking for a banking alternative offering everything you need with the service you want?

HOME LOANS

Be assured of getting a great interest rate and the flexibility to structure your loan so that it suits you. We'll guide you through the options and help you make the right choices.

PERSONAL LOANS

Whatever your dream, renovating your home, landscaping your garden, buying new furniture or taking that much needed holiday, with a Credit Union personal loan it's your choice.

CAR LOANS

Looking to buy a new or used car? With a Credit Union Car Loan you can be driving away in no time.

COMMERCIAL LOANS AND ACCOUNTS

Need to buy a new work premises or a work vehicle? Or just looking for an account to manage your cash flow with ease? We have several loans and accounts which can help you stop worrying about finance so you can concentrate on your business.

INVESTMENT PROPERTY LOANS

Buy, build or refinance an investment property with a great interest rate and the flexibility to structure your loan to suit you.

OVERDRAFT

Have access to money when you need it and only pay interest on what you use. Draw as little as you want up to your approved limit and pay no ongoing fees.

VISA CREDIT CARD

With a low annual interest rate and up to 55 days interest free our VISA Credit Card gives you the convenience of making purchases with online, over the phone or via EFTPOS.

SAVINGS

Set up day-to-day access to your money with convenient ways of transacting on your account including Internet Banking, VISA Debit Cards, BPAY® and Bank@Post™.

TERM DEPOSITS

Our fixed term accounts provide personal and business investors with competitive interest rates on fixed term savings.

INSURANCE

We can refer members to a wide range of quality general insurance products including cover for home, contents, landlord and motor vehicles.

FINANCIAL PLANNING

We can refer you to a qualified Financial Planner for personalised financial advice.

TRAVEL

We have an extensive range of travel related financial services for overseas travellers.

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