

# Declarations and Consents



## Bankruptcy Declaration

I/we declare that I/we have never been declared bankrupt, insolvent or had judgments listed against me/us, or I/we have attached full details to this application to allow the Lender to assess this issue at a subsequent loan interview.

## General Declarations

I/we authorise my employer or accountant to disclose any salary, employment or financial details to the Credit Union to assist in the assessment of my loan application. I also acknowledge that the Credit Union will provide a copy of this authority to my employer or accountant if they ask for details of the Credit Union's authority to obtain that information. I understand that the Credit Union will not disclose any part of my loan application.

I/we confirm that the information contained in this application and the financial information supporting it are true and accurate, and all financial commitments are fully stated.

I/we confirm that I/we are permanent residents of Australia.

## Consent for Electronic Delivery of National Credit Code Documents

I consent to your giving me documents such as loan offers (in the form of a contract for us to accept), statements and notices electronically. I understand that:

- You will stop posting me paper statements and notices;
- I need to check my emails regularly; and
- I can revert to receiving paper statements and notices in the post at any time.

For loan documents, I understand that you must sign any loan offer you make to me. I consent to that requirement being met by your attaching the offer document to an email addressed to me.

## Privacy notification

I/we have been given or have been advised where to access your Privacy Notification document on the Illawarra Credit Union web site and, if I am a Prospective Guarantor I/we confirm that my signature below is consent for you to obtain information about my credit history from a credit reporting body.

Applicant # 1 - Signature

Date

Applicant # 2 - Signature

Date