

Personal details - About you

Existing member Member number
 I will become an Illawarra Credit Union member*

Title First name
 Middle name(s)
 Surname
 Date of birth Gender Male Female
 Driver's licence no. Expiry date
 Marital status Single Married Defacto Other
 No. of dependants Ages
 Home phone no. Work no.
 Mobile no.
 Email address
 Residential address
 Suburb State Postcode
 Postal address (if different to residential address)
 Residential status
 Renting / boarding - weekly payment \$
 Current term at this address
 Previous address details (if at current address for less than three years)
 Suburb State Postcode
 Residential status
 Term at previous address

*Membership confers rights and obligations under the Credit Union's Constitution, a copy of which you can obtain on request.

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Employment details - What you earn

Current occupation
 Employment status
 Full time Part time Casual Temporary
 Contract Self Employed Other
 Average weekly hours
 Estimated annual income \$
 Employer's name
 Date commenced
 Name of Personnel Manager / Payroll Officer
 Phone no. Email address

Current occupation
 Employment status
 Full time Part time Casual Temporary
 Contract Self Employed Other
 Average weekly hours
 Estimated annual income \$
 Employer's name
 Date commenced
 Name of Personnel Manager / Payroll Officer
 Phone no. Email address

Previous employment Complete this section if in present employment for less than three years.

Previous occupation <input type="text"/> <input type="checkbox"/> Full time <input type="checkbox"/> Part time <input type="checkbox"/> Casual <input type="checkbox"/> Temporary <input type="checkbox"/> Contract <input type="checkbox"/> Self Employed <input type="checkbox"/> Other <input type="text"/>	Previous occupation <input type="text"/> <input type="checkbox"/> Full time <input type="checkbox"/> Part time <input type="checkbox"/> Casual <input type="checkbox"/> Temporary <input type="checkbox"/> Contract <input type="checkbox"/> Self Employed <input type="checkbox"/> Other <input type="text"/>
Employer's name <input type="text"/>	Employer's name <input type="text"/>
Phone no. <input type="text"/> Email address <input type="text"/>	Phone no. <input type="text"/> Email address <input type="text"/>
Date commenced <input type="text"/> Date ceased <input type="text"/>	Date commenced <input type="text"/> Date ceased <input type="text"/>

Financial details Additional monthly income details

Gov benefits (Type) <input type="text"/>	\$ <input type="text"/>
Private pension (Type) <input type="text"/>	\$ <input type="text"/>
Other income (Type) <input type="text"/>	\$ <input type="text"/>
(Type) <input type="text"/>	\$ <input type="text"/>
Total:	\$ <input type="text"/>

Accountant details For self employed applicants

Accountant's name

Phone no. Email address

Solicitor details

Solicitor's name

Phone no. Email address

Estimated monthly living expenses - What you spend

Food & groceries	\$ <input type="text"/> per month	Health & grooming	\$ <input type="text"/> per month
Utilities	\$ <input type="text"/> per month	Education	\$ <input type="text"/> per month
Communication services	\$ <input type="text"/> per month	Pet care	\$ <input type="text"/> per month
Transport	\$ <input type="text"/> per month	Leisure & entertainment	\$ <input type="text"/> per month
Rates & insurance	\$ <input type="text"/> per month	Other	\$ <input type="text"/> per month
Total:		\$ <input type="text"/>	

Assets - What you own

Real estate property (show address details)		Weekly rent received	Value
<input type="text"/>	<input type="checkbox"/> Home <input type="checkbox"/> Invest	\$ <input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="checkbox"/> Home <input type="checkbox"/> Invest	\$ <input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="checkbox"/> Home <input type="checkbox"/> Invest	\$ <input type="text"/>	\$ <input type="text"/>
Savings and deposit accounts (show financial institution)			Value
<input type="text"/>			\$ <input type="text"/>
<input type="text"/>			\$ <input type="text"/>
Motor vehicles / caravans / boats etc	Model	Year	Value
Make <input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
Make <input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
Investments / superannuation / shares etc (show financial institution)			Value
<input type="text"/>			\$ <input type="text"/>
<input type="text"/>			\$ <input type="text"/>
Other assets / deposits paid (provide description)			Value
<input type="text"/>			\$ <input type="text"/>
Home contents and other personal effects <input type="text"/>			\$ <input type="text"/>
Total assets (a):			\$ <input type="text"/>

Liabilities - What you owe

Mortgages (show lender and account number)	Security address	Monthly repayment	Refinance?	Balance / limit
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/> Yes	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/> Yes	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/> Yes	\$ <input type="text"/>
Personal and other loans (show lender and account number)		Monthly repayment		Balance / limit
<input type="text"/>		\$ <input type="text"/>	<input type="checkbox"/> Yes	\$ <input type="text"/>
<input type="text"/>		\$ <input type="text"/>	<input type="checkbox"/> Yes	\$ <input type="text"/>
<input type="text"/>		\$ <input type="text"/>	<input type="checkbox"/> Yes	\$ <input type="text"/>
Credit cards / store cards / overdrafts etc (show lender)		Credit limit		Balance
<input type="text"/>		\$ <input type="text"/>	<input type="checkbox"/> Yes	\$ <input type="text"/>
<input type="text"/>		\$ <input type="text"/>	<input type="checkbox"/> Yes	\$ <input type="text"/>
<input type="text"/>		\$ <input type="text"/>	<input type="checkbox"/> Yes	\$ <input type="text"/>
<input type="text"/>		\$ <input type="text"/>	<input type="checkbox"/> Yes	\$ <input type="text"/>
Other payments		Monthly repayment		Balance
Please specify <input type="text"/>		\$ <input type="text"/>	<input type="checkbox"/> Yes	\$ <input type="text"/>
Please specify <input type="text"/>		\$ <input type="text"/>	<input type="checkbox"/> Yes	\$ <input type="text"/>

Total liabilities (b): \$

Net assets (a-b): \$

Valuation contact details

To organise a valuation, contact: Applicant Real estate Other

Business name Contact name Phone no. Email address

Requirements and objectives

What are your main reasons for seeking a home loan? e.g. purchasing a first home loan for up to \$500,000.

Loan amount required \$ Loan term required years (max. 30)

Loan purpose

Buy a house Buy land

Build a house Extensions / Renovations

Buy a unit Refinance

Other

Loan type

Owner occupied Investment Business

Is this your first home purchase? Yes No

Loan term

If purchasing a property, for how long do you expect to retain it?

Less than 2 years 5-10 years

2-5 years 10 plus years

Preferred product options

Variable 1 year fixed rate 2 year fixed rate

3 year fixed rate 5 year fixed rate

Are you interested in locking in one of our fixed rates? Yes No

Will the loan have a guarantor? Yes No

Preferred payment frequency

Weekly Fortnightly Monthly

Preferred repayment type

Principal & Interest Interest only

Change to your current circumstances

Do you anticipate any material changes to your financial situation (for example: change of employment, income or expenditures)

Applicant # 1 Yes No Applicant # 2 Yes No

If yes to the above, please specify details below and outline how you will continue to make repayments:

Product features

Please select if you would like the following product features / services:

Offset account Yes No Redraw option Yes No Internet banking Yes No
Visa Debit card Yes No e-statements* Yes No

Offset & Visa Debit card

Please select which applicants will have access to the Offset and / or Visa Debit card. Applicant # 1 Applicant # 2

Redraws

Please indicate how many signatures are required for redraws. 1 signature 2 signatures

Citizenship

Are you a US citizen or US resident for US tax purposes? Yes No

Additional items - Would you like:

A quote for home and contents insurance? Yes No To schedule an appointment with a financial planner? Yes No
A quote for Life insurance? Yes No To receive information on our products and services? Yes No

Please refer to the Account and Access Facility Conditions of Use brochure available on our website for current details of our accounts and access facilities.

Business / investment purpose declaration

I/we declare that the credit to be provided to me/us by the credit provider is to be applied wholly or predominantly for; business purposes; or investment purposes other than investment in residential property.

Applicant #1	Date	Applicant # 2	Date
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

IMPORTANT

You should **only** sign this declaration if this loan is wholly or predominantly for:

- business purposes; or
- investment purposes other than investment in residential property.

By signing this declaration you may **lose** your protection under the National Credit Code.

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
- I can revert to receiving paper statements and notices in the post at any time

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ERUDWWDWFLQWHRIHUGRFPHQWWRDQHPDLODGGUHVHVGWRPH

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.

Signatures

Applicant # 1	Date	Applicant # 2	Date
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>