

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

☐ Full time ☐ Part time ☐ Casual ☐ Temporary

☐ Contract ☐ Self Employed ☐ Other

Employer's name

Phone no. Email address

Date commenced Date ceased

Previous occupation

☐ Full time ☐ Part time ☐ Casual ☐ Temporary

☐ Contract ☐ Self Employed ☐ Other

Employer's name

Phone no. Email address

Date commenced Date ceased

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="checkbox"/> Yes	\$
		\$	<input type="checkbox"/> Yes	\$
		\$	<input type="checkbox"/> Yes	\$

Personal and other loans (show lender and account number)	Monthly repayment	Balance / limit
	\$	\$
	\$	\$
	\$	\$

Credit cards / store cards / overdrafts etc (show lender)	Credit limit	Balance
	\$	\$
	\$	\$
	\$	\$
	\$	\$

Other payments	Monthly repayment	Balance
Please specify	\$	\$
Please specify	\$	\$

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

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

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.

Signatures

Applicant # 1

Date

Applicant # 2

Date