

# Loan Application

## TYPE OF LOAN (please tick)

<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)				Deposit \$	
Preferred term: (years)				Amount required \$	

## APPLICANT 1

MEMBERSHIP NUMBER:	
TITLE: (optional)	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms
SURNAME:	
GIVEN NAMES:	
DATE OF BIRTH:	/ / Over 18 Y <input type="checkbox"/> N <input type="checkbox"/>
DRIVERS LICENCE:	
	Expiry Date: / /
HOME ADDRESS:	
	State: Postcode:

Tick applicable: <input type="checkbox"/> Own <input type="checkbox"/> Buying <input type="checkbox"/> Renting <input type="checkbox"/> Boarding <input type="checkbox"/> Other	Years in residence:
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POSTAL ADDRESS:	
	State: Postcode:

PREVIOUS ADDRESS: (if less than 2 years in current)	
	State: Postcode:

FINANCIAL DEPENDANTS:	No: Age's / / / / /
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TELEPHONE NO:	
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MOBILE NO:	
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EMAIL ADDRESS:	
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## APPLICANT 2

MEMBERSHIP NUMBER:	
TITLE: (optional)	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms
SURNAME:	
GIVEN NAMES:	
DATE OF BIRTH:	/ / Over 18 Y <input type="checkbox"/> N <input type="checkbox"/>
DRIVERS LICENCE:	
	Expiry Date: / /
HOME ADDRESS:	
	State: Postcode:

Tick applicable: <input type="checkbox"/> Own <input type="checkbox"/> Buying <input type="checkbox"/> Renting <input type="checkbox"/> Boarding <input type="checkbox"/> Other	Years in residence:
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POSTAL ADDRESS:	
	State: Postcode:

PREVIOUS ADDRESS: (if less than 2 years in current)	
	State: Postcode:

FINANCIAL DEPENDANTS:	No: Age's / / / / /
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TELEPHONE NO:	
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MOBILE NO:	
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EMAIL ADDRESS:	
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**EMPLOYMENT INFORMATION APPLICANT**

OCCUPATION:	
EMPLOYER NAME:	
ADDRESS:	
State:	Postcode:
EMPLOYMENT STATUS:	
CONTACT NUMBER:	
COMMENCEMENT DATE:	
PREVIOUS EMPLOYER: (if less than 2 years)	
OCCUPATION:	
COMMENCEMENT DATE:	

**EMPLOYMENT INFORMATION CO-APPLICANT**

OCCUPATION:	
EMPLOYER NAME:	
ADDRESS:	
State:	Postcode:
EMPLOYMENT STATUS:	
CONTACT NUMBER:	
COMMENCEMENT DATE:	
PREVIOUS EMPLOYER: (if less than 2 years)	
OCCUPATION:	
COMMENCEMENT DATE:	

**INCOME APPLICANT 1**

NET INCOME:	\$	W / F / M
RENTAL INCOME:	\$	W / F / M
OTHER INCOME:	\$	W / F / M

**INCOME APPLICANT 2**

NET INCOME:	\$	W / F / M
RENTAL INCOME:	\$	W / F / M
OTHER INCOME:	\$	W / F / M

**EXPENSES**

LIABILITY (WHAT YOU OWE)	FINANCE COMPANY	REPAYMENTS	FREQUENCY	AMOUNT OWING
RENT / BOARD			W / F / M	\$
MORTGAGE HOME LOAN(S):			W / F / M	\$
MORTGAGE INVESTMENT LOAN(S):			W / F / M	\$
CAR LOAN:			W / F / M	\$
PERSONAL LOAN:			W / F / M	\$
CREDIT CARD 1 (Limit \$ )			W / F / M	\$
CREDIT CARD 2 (Limit \$ )			W / F / M	\$
STORE ACCOUNTS:			W / F / M	\$
MOBILE PHONE ACCOUNTS:			W / F / M	\$
OTHER COMMITMENTS:			W / F / M	\$

## OTHER EXPENSES

GENERAL LIVING EXPENSES: i.e food, motor vehicle costs, rates, clothing	\$	EDUCATION / CHILDCARE:	\$
UTILITIES: i.e electricity, Gas, telephone, internet	\$	CHILD SUPPORT:	\$
INSURANCES: including car, home & contents, private health, life, income protection	\$	OTHER:	\$
OTHER DISCRETIONARY EXPENSES: i.e. Pay TV memberships, recreation, holidays	\$	<b>TOTAL MONTHLY EXPENSES:</b>	\$

## ASSETS

ASSET (WHAT YOU OWN)	DETAILS	VALUE	INSURED
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

## STATEMENT BY APPLICANT(S) FOR CREDIT

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

### 1. Type of Credit (TICK WHICH BOX APPLIES)

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:

## CONSUMER CREDIT INSURANCE

Please provide me with a quote for:

<input type="checkbox"/> Life & Trauma	<input type="checkbox"/> Disablement & Trauma	<input type="checkbox"/> Disablement, Involuntary Unemployment & Trauma	<input type="checkbox"/> Life, Disablement, Involuntary Unemployment & Trauma
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I understand that insurance is optional and that I will need to complete an insurance proposal and pay the relevant premium before insurance is provided.

## CHECK LIST (HAVE YOU)

<input type="checkbox"/> COMPLETED THE APPLICATION DETAILS	<input type="checkbox"/> ATTACHED THE REQUIRED INFORMATION NEEDED TO ENABLE US TO ASSESS YOUR LOAN APPLICATION (two recent pay slips, rates notice, home loan statement/rent receipt, loan statements (car/personal), credit card/store card statements, investment property statement.)
<input type="checkbox"/> COMPLETED THE EXPENSES AND ASSETS TABLE IN FULL	
<input type="checkbox"/> SIGNED THE PRIVACY ACT CONSENT	<input type="checkbox"/> CHOSEN YOUR CONSUMER CREDIT INSURANCE OPTION

IF YOU NEED ASSISTANCE COMPLETING THIS FORM PLEASE CONTACT MACQUARIE CREDIT UNION ON 1300 885 480

## BENEFITS OF MEMBERSHIP

- ✓ No monthly account keeping fees
- ✓ Fee free electronic banking (Telephone & Internet Banking)
- ✓ Operate fee free on your account
- ✓ 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 or 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 some 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 much or 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 over the telephone, online or via EFTPOS.

### SAVINGS

Set up day-to-day access to your money with convenient, cheap ways of transacting on your account including internet and telephone banking, Redicard, VISA debit and VISA credit 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 offer members a wide range of competitive, quality insurance products to protect you, your family, your home and your car.

### FINANCIAL PLANNING

We can help you with all your financial planning needs.

### TRAVEL

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

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