

Loan application



Ground Floor, 33 Alfred St
Sydney NSW 2000
Phone: 1300 4 AMP CU
Fax: 02 9247 4594

ABN 35 008 337 684 AFSL 236856

Loan type (please select one)

Home Personal Investment Overdraft Amount required \$

Loan purpose

Intended use of loan funds

Personal details

Member 1

Member number

Title (circle one) Mr Mrs Miss Ms Other

Surname

Given name(s)

Former name(s)

Date of birth / / Marital Status

Drivers licence Licence number Expiry date

Residential address Street number and name
 Suburb State Postcode

Time there Years Months

Residential status Own my home Buying my home
 Renting Living with parents / friends

If renting, Landlord/Real Estate

Contact Number

Previous residential address (if current less than 2 years) Street number and name
 Suburb State Postcode

Residential status Own my home Buying my home
 Renting Living with parents / friends

Work phone number

Home phone number

Mobile phone number

e-mail

Postal address (leave blank if same as above) Prefix and box number
 Suburb State Postcode

Member 2 (only to be completed if the loan is to be Joint)

Member number

Title (circle one) Mr Mrs Miss Ms Other

Surname

Given name(s)

Former name(s)

Date of birth / / Marital Status

Drivers licence Licence number Expiry date

Residential address Street number and name
 Suburb State Postcode

Time there Years Months

Residential status Own my home Buying my home
 Renting Living with parents / friends

If renting, Landlord/Real Estate

Contact Number

Previous residential address (if current less than 2 years) Street number and name
 Suburb State Postcode

Residential status Own my home Buying my home
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Work phone number

Home phone number

Mobile phone number

e-mail

Postal address (leave blank if same as above) Prefix and box number
 Suburb State Postcode

Employment Details (AMPCU may verify your employment details/income with your employer/accountant)

Member 1

Current employer's name and address	Name		
	Street number and name		
	Suburb	State	Postcode
Contact phone number			
Employment details	Occupation		
	Type of employment (full, part time, casual, contract, self-employed, etc)		
	Time there		Years Months
Previous employer's name and address (if current less than 2 years)	Name		
	Street number and name		
	Suburb	State	Postcode
Contact phone number			
Employment details	Occupation		
	Type of employment (full, part time, casual, contract, self-employed, etc)		
	Time there		Years Months
Current gross annual income*	\$	OR Net income*	\$ w / f / m
Other income* type eg family benefits, bonus		Amount*	\$ w / f / m
Rental income*		Amount*	\$ w / f / m

*Please attach evidence of income, ie two payslips for salary and wage earners; copies of the last 2 years tax assessments for self-employed applicants.

Member 2 (only to be completed if the loan is to be Joint)

Current employer's name and address	Name		
	Street number and name		
	Suburb	State	Postcode
Contact phone number			
Employment details	Occupation		
	Type of employment (full, part time, casual, contract, self-employed, etc)		
	Time there		Years Months
Previous employer's name and address (if current less than 2 years)	Name		
	Street number and name		
	Suburb	State	Postcode
Contact phone number			
Employment details	Occupation		
	Type of employment (full, part time, casual, contract, self-employed, etc)		
	Time there		Years Months
Current gross annual income*	\$	OR Net income*	\$ w / f / m
Other income* type eg family benefits, bonus		Amount*	\$ w / f / m
Rental income*		Amount*	\$ w / f / m

*Please attach evidence of income, ie two payslips for salary and wage earners; copies of the last 2 years tax assessments for self-employed applicants.

Financial position (If two applicants, include both details.)

Assets (what you own)

Property - principal property	Present value
Address	\$
Other real estate	
Address	\$
Vehicles (car, boat, trailer, etc)	
Make, Model and Registration	\$
Make, Model and Registration	\$
Cash / Bank accounts	
Financial Institution and Type of Account (investment, savings, etc.)	\$
Financial Institution and Type of Account (investment, savings, etc.)	\$
Shares and investments, etc.	
	\$
Other (superannuation, etc.)	
	\$
Household contents	
	\$
Total	\$

Liabilities (what you owe)

Money owed on mortgage (bank name and property address)

Personal loan (bank, lender name)

Credit cards/store accounts
(include all cards,even if balance is nil)

Other loans (finance, rentals, etc.)

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Interest Free Loans

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Rent/Board

Average monthly living expenses

Total

Monthly payments

\$
\$

\$
\$

Amount now owing

\$
\$

Payout Y/N

Credit Limit

\$
\$
\$
\$

Amount now owing

\$
\$
\$
\$

Monthly payments

\$

\$

\$

\$

\$

\$

\$

\$

First Applicant

Number of dependents

Ages of dependents

Name and address of nearest relative or friend not living with you.

<i>Name</i>			
<i>Address - Street number and name</i>			
<i>Suburb</i>	<i>State</i>	<i>Postcode</i>	
<i>Relationship</i>			
<i>Contact phone number</i>			

Second Applicant (do not show dependents counted by first applicant)

Number of dependents

Ages of dependents

Name and address of nearest relative or friend not living with you.

<i>Name</i>			
<i>Address - Street number and name</i>			
<i>Suburb</i>	<i>State</i>	<i>Postcode</i>	
<i>Relationship</i>			
<i>Contact phone number</i>			

Are you a guarantor for any loan? Yes

Yes

No

If yes, give details

Financial institution, name of loan, amount payable per month

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Security offered

Vehicle (registration papers or purchase invoice required)

<i>Year</i>	<i>Make</i>
<i>Model</i>	
<i>Name of dealer and phone number(if known)</i>	<i>Value</i> \$

Property (contract required if purchasing)

<i>Address of property</i>	<i>Volume</i>	<i>Folio</i>
<i>Name of property owner or Conveyancer if property being purchased</i>		
<i>Contact phone</i>	<i>Estimated property value</i> \$	

Credit Information

Have you or your joint applicant (if applicable) had any bankruptcy, legal proceedings, judgements, etc, in the last 5 years?

Yes

No

If yes please give details

Privacy information and declaration

(Please read carefully before signing)

IMPORTANT NOTICE TO APPLICANT(S) FOR CREDIT [SECTION 18E(8)(C) PRIVACY ACT 1988]

The Credit Union may give information about you to a credit reporting agency for the following purposes:

- to obtain a consumer credit report about you, and/or
- to allow the credit reporting agency to create or maintain a credit information file containing information about you.

This includes:

- identity particulars – this only includes your name, sex, date of birth, current known address, two immediately previous addresses, your current or last known employer, and your driver's licence number;
- the fact that you have applied for credit and the amount;
- the fact that the Credit Union is a credit provider to you;
- payments overdue for at least 60 days, when the Credit Union has taken steps to recover;
- advice that payments are no longer overdue;
- the opinion of the Credit Union that you have committed a serious credit infringement;
- when the credit provided to you has been discharged;
- court judgments or bankruptcy orders made against you.

This information may be given before, during or after the provision of credit to you.

Statement by Applicant(s) for credit All applicants must sign

1. Type of Credit (tick relevant box)

The credit I am applying for is:

- wholly or primarily for a domestic, family or household purposes (consumer credit); or
- wholly or primarily for another purpose (commercial credit).

2. Giving Information to a Credit Reporting Agency [section 18E(8)(c) Privacy Act 1988]

The Credit Union has informed me that it may give certain personal information about me to a credit reporting agency. I understand that the Credit Union can only give limited kinds of information which are set out in the Privacy Act 1988 and examples of which are listed above.

3. Exchanging Information with Other Credit Providers [section 18N(1)(b) Privacy Act 1988]

I agree to the Credit Union checking personal information about me with any credit provider named in my application, and with other credit providers that may be named in a credit report issued by a reporting agency, for any of the following purposes:

- to assess my creditworthiness;
- to assess an application by me for credit;
- to help me avoid defaulting on my credit obligations;
- to notify a default by me;
- the collection of overdue payments.

I understand that this information can include any information about my credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to give or receive from each other under the Privacy Act 1988.

4. Access to Commercial Credit Information [section 18L(4) Privacy Act 1988]

For the purpose of assessing my application for consumer credit, I consent to the Credit Union obtaining a report containing information about my commercial activities or commercial credit worthiness, from a business which provides information about the commercial credit worthiness of persons.

5. Access to Consumer Credit Information for a Commercial Credit Application [section 18K(1)(b) Privacy Act 1988]

If my application is for commercial credit, I consent to the Credit Union, in order to assess my application, obtaining from a credit reporting agency a credit report about me containing consumer credit information.

6. Disclosure of Information – Securitisation Arrangements [section 18K(1)(ab) and 18N(1)(ga) Privacy Act 1988]

I consent to the Credit Union providing my personal information to a person who requests a credit report for the purpose of assessing the risk in purchasing or funding the loan by the Credit Union to me under a securitisation arrangement.

7. Access to Consumer Credit Information by Trade Insurers [section 18K(1)(e) Privacy Act 1988]

If I have applied for commercial credit, I consent to the Credit Union providing my personal information to a trade insurer to enable the trade insurer to assess whether to insure the Credit Union for the credit given to me, the risk of providing insurance, or the risk of a default by me under a contract insured by the trade insurer.

PRIVACY DECLARATION

I/We, the named applicant(s), have read and understood the particulars which have been completed in this application and declare that they are true, correct and contain no material omission and have been made to the Credit Union Limited to enable them to determine whether or not to grant the application and if so, the terms and conditions on which the loan will be offered, approved or granted.

Where application for a joint loan is granted it is understood that liability in respect of such a loan is joint and several.

I / We declare that I / we are not undischarged bankrupt(s) nor have I / we entered into a scheme of arrangement with my / our creditors.

I / We understand that it is an offence to make false and misleading statements under the Financial Transaction Reports Act, (1988).

I / We authorise the Credit Union Limited to make enquiries to any source regarding this application concerning my / our credit and / our employment and consent to the Credit Union Limited providing me / us information on other member benefits based on the personal information contained in this application as prescribed by the Privacy Act, 1988 (as amended).

I / We understand that this is an application and as such does not imply that a loan will be offered, approved or granted.

Member 1

Signature

Date / /

Member 2

Signature

Date / /

DOCUMENTATION TO BE PROVIDED WITH YOUR LOAN APPLICATION

The following information (where appropriate) must be supplied when lodging your loan application:

1. Employees: two current payslips are required. Where the loan is to be joint, payslips for both applicants will be required.
2. Self employed: two years' worth of tax assessments will be required. They must be no more than 18 months old, and issued by the Australian Tax Office.
3. Proof of any other income received, eg family benefits, rental, bonus.

Once your loan has been assessed, we will contact you if further supporting documentation is required.

LOAN APPLICATION CHECKLIST

- | | |
|---|-----|
| 1. Have all relevant questions been answered? | Yes |
| 2. Have all income details been completed? | Yes |
| 3. Have all liabilities details been completed? | Yes |
| 4. Has the declaration on the previous page been signed and dated by all borrowers? | Yes |
| 5. Has the documentary evidence of income been supplied? | Yes |

Once you have answered YES to all the above questions, please forward this application:

BY MAIL : AMP Credit Union, PO Box R313 Royal Exchange NSW 1225

BY FAX : 02 9247 4594

IN PERSON : Ground Floor, 33 Alfred Street, Circular Quay NSW

Please phone us on 1300 4 AMP CU for further information.