

# Loan/Overdraft Application

## Applicant 1

Member number

Member name

## Applicant 2 or Guarantor

Member number

Member name

## Loan application details

☐ New loan ☐ Increase to existing loan

Loan type

☐ Mortgage ☐ Personal ☐ Overdraft

### Repayments

Type ☐ Principal & interest ☐ Interest only

Frequency ☐ w ☐ f ☐ m

Method ☐ Payroll deduction ☐ Periodic payment

☐ Deposit ☐ Direct credit

Loan purpose (*Evidence of purpose may be requested*)

  
  
  


Loan amount

Preferred repayment amount or term

## Personal loan

### Vehicle details

*If this personal loan is to be secured by a motor vehicle please provide the following details and attach a copy of the dealer's invoice or vehicle registration certificate.*

Purchase price  ☐ New ☐ Used ☐ Demo ☐ Manual ☐ Auto

Make  Model  Year

Body type  State of registration  Registration no.

VIN/Chassis no.  Engine no.

### Other security

If the personal loan is to be secured by a term deposit with EECU please provide the following details.

☐ Term deposit

Details

## Overdraft

A maximum unsecured overdraft limit is \$30,000 and maximum mortgage secured overdraft limit is \$100,000.

☐ Unsecured ☐ Mortgage secured (*please complete detail in the mortgage loan section*) ☐ Increase in existing overdraft limit

Limit required

## Mortgage loan

☐ Purchase  *purchase price* ☐ Refinance ☐ Construction ☐ Other - specify

• *If you are purchasing please include a copy of the contract note/contract of sale (if available)*

Details of your conveyancer if purchasing, please complete

Representative name/firm name  Settlement date  /  /

Their postal address

Phone no.  Fax no.  Email

• *Refinancing details if this loan is to refinance a loan from another institution, please complete*

Institution name & branch

Account name  BSB  -  Account no.

Address of property/properties to be mortgaged



• *Construction - please provide building contract and copy of plans*

Personal details	Applicant 1	Applicant 2 or Guarantor
Surname	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Given names	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Marital status	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Date of birth	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Driver's licence no.	<input style="width: 95%;" type="text"/> Exp. date <input style="width: 10%;" type="text"/> / <input style="width: 10%;" type="text"/> / <input style="width: 10%;" type="text"/>	<input style="width: 95%;" type="text"/> Exp. date <input style="width: 10%;" type="text"/> / <input style="width: 10%;" type="text"/> / <input style="width: 10%;" type="text"/>
Current address	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
	<input style="width: 95%;" type="text"/> Postcode	<input style="width: 95%;" type="text"/> Postcode
Phone no.	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Residential status	Years at residence <input style="width: 10%;" type="text"/> <input type="checkbox"/> Own <input type="checkbox"/> Buying <input type="checkbox"/> Rent <input type="checkbox"/> Board with relatives	Years at residence <input style="width: 10%;" type="text"/> <input type="checkbox"/> Own <input type="checkbox"/> Buying <input type="checkbox"/> Rent <input type="checkbox"/> Board with relatives
No. of dependents	<input style="width: 10%;" type="text"/> Ages <input style="width: 40%;" type="text"/>	<input style="width: 10%;" type="text"/> Ages <input style="width: 40%;" type="text"/>
Previous address <i>if at current less than 3 years</i>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
	<input style="width: 95%;" type="text"/> Postcode	<input style="width: 95%;" type="text"/> Postcode
Employer	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Occupation	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Employer's address	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
	<input style="width: 95%;" type="text"/> Postcode	<input style="width: 95%;" type="text"/> Postcode
Phone no.	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Period of employment	<input style="width: 10%;" type="text"/> Status <input type="checkbox"/> Full time <input type="checkbox"/> Part time <input type="checkbox"/> Casual	<input style="width: 10%;" type="text"/> Status <input type="checkbox"/> Full time <input type="checkbox"/> Part time <input type="checkbox"/> Casual
Previous employer <i>if at current less than 3 years</i>	<input style="width: 95%;" type="text"/> Period of employment <input style="width: 10%;" type="text"/>	<input style="width: 95%;" type="text"/> Period of employment <input style="width: 10%;" type="text"/>
How would you like to be contacted about this application? <i>(you can choose more than one)</i>		
<input type="checkbox"/> Phone (business) <input type="checkbox"/> Phone (home) <input type="checkbox"/> Phone (mobile) <input type="checkbox"/> Email		
Your email address	<input style="width: 95%;" type="text"/>	

Income	Applicant 1	Applicant 2 or Guarantor
Gross income before tax taken out	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Other income	<input style="width: 95%;" type="text"/> Type <i>eg. rent/ overtime</i> <input style="width: 10%;" type="text"/> <input style="width: 95%;" type="text"/> <input style="width: 10%;" type="text"/> <input style="width: 95%;" type="text"/> <input style="width: 10%;" type="text"/> <input style="width: 95%;" type="text"/> <input style="width: 10%;" type="text"/>	<input style="width: 95%;" type="text"/> Type <i>eg. rent/ overtime</i> <input style="width: 10%;" type="text"/> <input style="width: 95%;" type="text"/> <input style="width: 10%;" type="text"/> <input style="width: 95%;" type="text"/> <input style="width: 10%;" type="text"/> <input style="width: 95%;" type="text"/> <input style="width: 10%;" type="text"/>
Total income	<input style="width: 95%;" type="text"/> <i>(please circle)</i> w / f / m / annual	<input style="width: 95%;" type="text"/> <i>(please circle)</i> w / f / m / annual
<i>If self-employed, please complete</i>		
Name of business	<input style="width: 95%;" type="text"/>	Nature of business <input style="width: 95%;" type="text"/> Time trading <input style="width: 10%;" type="text"/>
Name of accountant	<input style="width: 95%;" type="text"/>	Phone no. <input style="width: 95%;" type="text"/>
Taxable income for past 2 financial Years	<input style="width: 10%;" type="text"/> to <input style="width: 10%;" type="text"/> \$ <input style="width: 40%;" type="text"/>	<input style="width: 10%;" type="text"/> to <input style="width: 10%;" type="text"/> \$ <input style="width: 40%;" type="text"/>
<b>Please attach proof of income eg. pay slips, group certificate, tax return or business financials.</b>		

Monthly commitments	Lender	Amount/Owing	Total limits	Payments	
				Amounts	Frequency w / f / m
Home loan	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Other mortgage	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Rent/Board	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Personal loans	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Overdrafts	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Credit cards	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Other <i>(specify)</i>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
<b>Total commitments</b>		<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>

Assets	Value				
Home	<input type="text"/>	Address <input type="text"/>			
Other property	<input type="text"/>	Address <input type="text"/>			
Car/s	<input type="text"/>	Make <input type="text"/>	Model <input type="text"/>	Year <input type="text"/>	
	<input type="text"/>	Make <input type="text"/>	Model <input type="text"/>	Year <input type="text"/>	
	<input type="text"/>	Make <input type="text"/>	Model <input type="text"/>	Year <input type="text"/>	
Furniture	<input type="text"/>				
Superannuation	<input type="text"/>				
EECU savings	<input type="text"/>				
Other savings	<input type="text"/>				
Investments/Shares	<input type="text"/>				
Other assets	<input type="text"/>	(specify type) <input type="text"/>			
<b>Total assets</b>	<input type="text"/>				

**Name of a relative or friend not living with you** *(Refer to 'Personal Information about Third Parties' in the attached Privacy Statement & Consent before completing this section)*

Name

Address  Postcode

Relationship to you  Phone no.

**Declaration**

I/We acknowledge that I/we are subject to the rules of EECU Limited ('the credit union') and I/we declare that the particulars I/we have completed on this form are true, complete and correct. I/We also acknowledge that these details may be relied upon by the credit union to enable it to determine whether or not to provide me/us with the loan, loan increase, overdraft or overdraft limit increase as determined from this form and for which I/we make formal application.

I/We acknowledge that we shall refund EECU for any third party costs incurred in processing this application, in the event it does not proceed.

I/We declare that the information given above is true, correct and complete and that I/we have never committed any act of Bankruptcy or had any judgements or legal proceedings against me/us, except for the particulars noted below.

The credit I/we are applying for is wholly or primarily for: (tick which applies)

☐ A personal, private, domestic, of household purpose.

or

☐ The purchase, renovation or repair of a residential investment property.

or

☐ A business, non residential investment or commercial purpose. (A completed Declaration of Purpose must also accompany this application. This form is available from an EECU office or our website eecu.com.au).

I/We authorise the collection, use and disclosure of information about me/us in the manner set out under the heading Privacy Statement & Consent which I/we have read and signed.

<b>Signature of Applicant 1</b>	<b>Signature of Applicant 2 or Guarantor</b>	<b>Date</b>
<input type="text"/>	<input type="text"/>	<input type="text"/>

# Privacy Statement & Consent

**This statement must be read by each applicant and by each individual who signs this Application Form (for example, a guarantor or nominated account signatory). By signing this Application Form you agree to the terms of this statement.**

*This statement explains how we, 'EECU Limited' collect, use and disclose personal information. Personal information is information about and which identifies individuals, including, for example, an individual who is an applicant and an individual who may simply be referred to in the application (such as a referee, guarantor or nominated account signatory). It includes information obtained from any source and, in respect of individual loan applicants and guarantors (if any), includes anything about credit worthiness, standing, history and capacity which, under or in accordance with the Privacy Act 1988, may lawfully be exchanged.*

*We will not use or disclose information collected about you otherwise than for a purpose set out in this statement, a purpose you would reasonably expect, a purpose required or authorised by law, or a purpose otherwise disclosed to, or authorised by, you.*

## 1. Purposes for which we collect and use personal information

- (a) You agree that personal information about you which may at any time be provided to us in connection with the facility for which application is made may be held and used by us to assess and process the application, to establish, provide and administer the facility and to execute your instructions.
- (b) You agree that, in assessing an application for credit or, if relevant, in assessing whether to accept you as a guarantor, we may seek and obtain personal information about you from a credit reporting agency or another financial institution and may give personal information about you to another financial institution.
- (c) You also agree that we may hold and use personal information about you, which may at any time be provided to us in connection with the facility for which this application is made, for the purposes (as relevant) of:
  - considering any other application you may make to us;
  - complying with legislative and regulatory requirements;
  - performing administrative functions, including accounting, risk management, record keeping, archiving, systems development, credit scoring and staff training;
  - managing our rights and obligations in relation to external payment systems;
  - conducting market or customer satisfaction research;
  - developing, establishing and administering alliances and other arrangements (including rewards programs) with other organisations in relation to the promotion, administration and use of our respective products and services;
  - developing and identifying products and services that may interest you; and
  - (unless you ask us not to) providing you with information about other products and services.
- (d) If the facility for which your application is made is regulated under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006, the collection by us of some information to verify your identity and address is required by that Act. Otherwise, the collection of information about you is not required by law, but without it, we may not be able to provide you with the facility for which you apply.
- (e) Where personal information which we collect about you is sensitive information (such as information about health status, membership of a professional or trade association or a criminal record), you nevertheless consent to its collection by us.

## 2. Disclosure of personal information

You agree that we may collect personal information about you from, and disclose it to, the following, as appropriate, even if the disclosure is to an organisation overseas which is not subject to privacy obligations equivalent to those which apply to us:

- credit reporting agencies;
- other financial institutions;
- mortgage insurers used by us and reinsurers of any such mortgage insurer;
- our agents, contractors and external advisers whom we engage from time to time to carry out, or advise on, our functions and activities;
- your agents and contractors, including your finance broker, legal adviser, financial adviser, builder and settlement agent;
- your executor, administrator, trustee, guardian or attorney;
- your referees, including your employer;
- regulatory bodies, government agencies, law enforcement bodies and courts;
- any person who introduces you to us;
- other organisations (including Cuscal Limited) with whom we have alliances or arrangements (including rewards programs) for the purpose of promoting our respective products and services (and any agents used by us and our business partners in administering such an arrangement or alliance);
- anyone supplying goods or services to you in connection with a rewards program associated with the facility;
- debt collecting agencies;
- external payment systems operators;
- your and our insurers or prospective insurers and their underwriters;
- your guarantors and prospective guarantors;
- an organisation proposing to fund the acquisition of or acquire, any interest in any obligation you may owe us (whether under a loan, guarantee or security), that organisation's agents, persons involved in assessing the risks and funding of the acquisition and, after acquisition, the purchaser and any manager;
- any person to the extent necessary, in our view, in order to carry out any instruction you give to us; and
- (unless you tell us not to) other organisations (including our related bodies corporate) for the marketing of their products and services.

## 3. Personal information about third parties

You represent that, if at any time you supply us with personal information about another person (for example, a referee or a person to whom a payment is to be directed), you are authorised to do so and you agree to inform that person who we are, that we will use and disclose their personal information for the purposes set out in paragraph 1 above, and that they can gain access to that information.

## 4. Access to your personal information and contacting us

- (a) Subject to the provisions of the Privacy Act 1988, you may access personal information which we hold about you at any time by asking us. We may charge you a fee for accessing your personal information. You will be advised at the time of your application for access of the applicable fee.
- (b) Notwithstanding anything else in this statement, you may, at any time, tell us that you do not wish to receive any direct marketing communication and/or not to disclose your information to any other organisation (including related bodies corporate) for their marketing purposes. You may do this by using the process set out in our Privacy Policy which can be obtained by calling us.

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**eeecu**  
Banking for the  
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