

# Home loan application

## Applicant 1

Member number

Member name

## Applicant 2 or Guarantor

Member number

Member name

## Loan details

☐ New loan ☐ Increase to existing loan

### Loan type

Owner occupied: ☐ Package ☐ Standard ☐ First Home Owner Package

Investment: ☐ Package ☐ Standard

Interest type: ☐ Variable ☐ Fixed ☐ Split

Loan amount

 \$

Preferred repayment amount or term

### Loan purpose

☐ Purchase of new dwelling ☐ Purchase of existing dwelling

☐ Refinance ☐ Construction

☐ Other - specify: \_\_\_\_\_



## Repayment

Type: ☐ Principal & interest ☐ Interest only

Frequency: ☐ Weekly ☐ Fortnightly ☐ Monthly

Method: ☐ Payroll deduction ☐ Recurring payment ☐ Direct credit

## Purchase details - If you are purchasing, please complete:

Purchase price  \$

### Details of your conveyancer

Conveyancer 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 provide latest 6 mths statements & complete below:

Institution name & branch

Account name

BSB

 - 

Account no.

Their postal address

## Security

Address of property/properties to be mortgaged

## Construction details - If this loan is for construction please provide building contract and copy of plans

### EECU Limited

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### Melbourne

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### Sale

113 Cunninghame Street, Sale Vic 3850

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f +61 3 5143 2716

e sale@eeecu.com.au

## Personal details

### Applicant 1

### Applicant 2 or Guarantor

Surname



Given names



Marital status



Date of birth



Driver's licence no.

Exp. date

 /  / 


Exp. date

 /  / 

Current address



Postcode

Postcode

Phone no.



Email address



Residential status

Years at residence

☐

Own

☐

Buying

☐

Rent

☐

Board with relative

Years at residence

☐

Own

☐

Buying

☐

Rent

☐

Board with relative

No. of dependents

Ages



Ages

Previous address

*if at current less than 3 years*



Postcode

Postcode

Employer



Occupation



Employer's address



Postcode

Postcode

Phone no.



Period of employment

Status

☐

Full time

☐

Part time

☐

Casual

Status

☐

Full time

☐

Part time

☐

Casual

Previous employer

*if at current less than 3 years*

Period of employment



Period of employment

How would you like to be contacted about this application? (*you can choose more than one*)

☐ Phone (business)

☐ Phone (home)

☐ Phone (mobile)

☐ Email - *provide email address*

## Income

### Applicant 1

### Applicant 2 or Guarantor

Gross income *before tax taken out*

 \$

 \$

Other income

 \$

Type

*eg. rent/  
overtime*

 \$

Type

*eg. rent/  
overtime*

 \$

 \$

 \$

 \$

Total income

 \$

(*please circle*)  
w / f / m / annual

 \$

(*please circle*)  
w / f / m / annual

*If self-employed, please attach proof of income eg. last 2 pay slips or group certificates, or last 2 years' tax returns.*

## Monthly commitments

### Payments

Type of commitment

Lender

Amount/Owing

Total limits

Amounts

Frequency  
w / f / m / q

Home loan






Other mortgage






Rent/Board






Personal loans






Car lease






Overdrafts






Credit cards






School fees






Childcare or maintenance






HECS/HELP






Other (*eg. tax debt*)






Total commitments

## 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"/>
	<input type="text"/>	Make	<input type="text"/>	Model	<input type="text"/>
	<input type="text"/>	Make	<input type="text"/>	Model	<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 'Your Privacy' information in this application before completing this section)

Name	<input type="text"/>		
Address	<input type="text"/>	<input type="text"/>	Postcode
Relationship to you	<input type="text"/>	Phone no.	<input type="text"/>

## Application for Visa Platinum Credit Card

Complete this section if you wish to apply for a credit card facility in conjunction with a Package Home Loan.

☐ I/we apply for a new EECU Visa Platinum Credit Card

☐ Borrower ☐ Co-borrower

The credit card is offered with a pre-approved \$6,000 limit. If this amount will not meet your needs, specify a higher credit limit here\*

\$

*\*Subject to normal credit assessment criteria.*

### Credit card transactions and EECU Platinum Cash Rewards Program

These details will be recorded separately on cardholder 1's statement. If cardholder 2 also requires these details on their statement tick this box ☐

### Consent for electronic delivery of documents

☐ I consent to receiving electronically via the email address provided in this application the credit card contract documents and the terms and conditions of the Visa Credit Card, the Platinum Cash Rewards Program and the Visa Platinum Credit Card Insurance Policy Information Booklet.

### Balance transfer from another credit card/s (minimum transfer amount is \$1,000 per card)

I wish to transfer the current balance of my existing credit card/s as follows:

Card number	Card provided by (eg. ANZ)
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

*A copy of the most recent statement/s must be attached to this application*

### Card embossing

Cards are automatically embossed with your name. You can choose to have other useful information embossed under your name, to a maximum of 19 characters (including spaces). For example, if you use your card for a particular purpose you may want to specify this. However do not use information that may compromise the security of your card or account, such as your member number, account number or date of birth.

Optional embossing

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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### Additional cardholder

A non account holder can be provided with a card on your credit card account if they are an EECU member and are made a signatory to the account.

Additional cardholder name	Member number
<input type="text"/>	<input type="text"/>
Additional cardholder signature	<input type="text"/>

## Your Privacy

EECU takes every care to protect your personal information. EECU's privacy policy which incorporates our credit reporting policy is available on the EECU web site - [eeecu.com.au](http://eeecu.com.au)

### To the borrower/s

To assist in the assessment of your application for credit, EECU may provide information about you to a credit reporting body for the following purposes:

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

This information is limited to:

- identity particulars - your name, gender, address (and the previous two addresses), date of birth, name of employer and driver's licence number.
- your application for credit - the fact that you have applied for credit and the amount.
- the fact that EECU is a current credit provider to you.
- loan repayments that are overdue by more than 60 days and for which debt collection action has started.

- advice that your loan repayments are no longer overdue in respect of any default that has been listed.
- information that, in the opinion of EECU, you have committed a serious credit infringement (that is, acted fraudulently or shown an intention not to comply with your credit obligations).

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

### To Guarantors

I/we agree that EECU may:

- obtain from a credit reporting body a consumer credit report containing information about me/us.
- use this information for the sole purpose of assessing whether to accept me/us as a guarantor for credit applied for by, or provided to, the borrower/s named in this application.

The credit reporting body used by EECU is Veda Advantage Limited. They can be contacted via their web site - [veda.com.au](http://veda.com.au)

## Visa Platinum Credit Card declaration

I/we acknowledge and agree that:

- 1) I jointly and severally indemnify EECU against any loss, damage or penalty which may incur arising from use of the card/s on a joint credit card account.
- 2) I am aware the terms and conditions for the Visa Credit Card and the EECU Platinum Cash Rewards program are available on request from an EECU branch or by visiting [eeecu.com.au](http://eeecu.com.au).
- 3) By authorising an additional cardholder to the nominated account, that person has access to the full credit limit on my credit card account.
- 4) I am responsible for all the transactions performed with the card by the additional cardholder.
- 5) I may cancel the additional card by providing written notification to EECU and that I continue to be liable for any transactions performed with the additional card after it is cancelled.

## Home Loan 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 credit facilities, 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 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, or 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 [eeecu.com.au](http://eeecu.com.au)).

I/We have read the Privacy information in this application.

I/We authorise the collection, use and disclosure of information about me/us in the manner set out above and in the Privacy Policy on EECU's website.

## Signatures

Signature of Applicant 1

Signature of Applicant 2 or Guarantor

Date

/ /

## Key facts about this credit card (correct as at 23 February 2015)

This information is an Australian Government requirement under the National Consumer Credit Protection Act 2009.

Description of credit card	
Product name	Visa Platinum Credit Card
Minimum credit limit	\$6,000
Minimum repayments	3.0% of the closing balance or \$20, whichever is the greater
Interest on purchases	18.99%
Interest-free period	Up to 46 days (on purchases only)
Interest on cash advances	18.99%
Annual fee	\$99
Late payment fee	\$10 first notice, \$20 subsequent notices

There may be circumstances in which you have to pay other fees. A full list of current fees applicable to this credit card can be obtained from [eeecu.com.au](http://eeecu.com.au). For more information on choosing and using credit cards visit the ASIC consumer website at [moneysmart.gov.au](http://moneysmart.gov.au). The terms on which this credit card is offered can change over time. You can check if any changes have been made by visiting [eeecu.com.au](http://eeecu.com.au).