

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

Given names

Marital status

Date of birth

Driver's licence no.

Exp. date

 / /

Exp. date

 / /

Current address

Postcode

Postcode

Phone no.

Residential status

Years at residence

☐ Own ☐ Buying ☐ Rent ☐ Board with relatives

Years at residence

☐ Own ☐ Buying ☐ Rent ☐ Board with relatives

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

Your 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 complete

Name of business

Nature of business

Time trading

Name of accountant

Phone no.

Taxable income for past 2 financial Years

 to

\$

 to

\$

Please attach proof of income eg. pay slips, group certificate, tax return or business financials.

Monthly commitments

Type of finance

Lender

Amount/Owing

Total limits

Payments

Amounts

Frequency
w / f / m

Home loan

Other mortgage

Rent/Board

Personal loans

Overdrafts

Credit cards

Other *(specify)*

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"/>		
Total assets	<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 have read the Privacy information on Page 4 of 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.

Signature of Applicant 1	Signature of Applicant 2 or Guarantor	Date
<input type="text"/>	<input type="text"/>	<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 - www.eecu.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 drivers 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 – www.veda.com.au