

RAILWAYS CREDIT UNION LOAN APPLICATION

If you are unsure of the exact amount you require and the amount on your loan application is only an estimate, please clearly state this.

Membership Number:	Purpose of Loan/Overdraft:
Increase EXISTING Loan by the amount of \$	to equal total debt of \$
Increase EXISTING Overdraft by the amount of \$	to equal total limit of \$
Or NEW Loan amount \$	
Or NEW Overdraft amount \$	
Is the amount required wholly or predominantly for personal, domestic or household purpose (which includes purchase of an investment property)? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Preferred Term mths with fortnightly repayment \$	
	Borrower
	Co-borrower
Have you ever been bankrupt or insolvent?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you ever entered into a scheme of arrangement with creditors under the Bankruptcy Act?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are there any past or current judgements, garnishees or other legal proceedings against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you a guarantor for another loan?	<input type="checkbox"/> Yes <input type="checkbox"/> No

	Borrower Details	Details of Spouse/Co-Borrower (if assets/debts in both names)
Surname	Title	Title
Given Names		
Date of Birth	Driver's Licence	Driver's Licence
Residential Address		
	Postcode	Postcode
	Years of Residence	Years of Residence
Residential Status	<input type="checkbox"/> Owner <input type="checkbox"/> Buyer <input type="checkbox"/> Rent <input type="checkbox"/> Board <input type="checkbox"/> Other	<input type="checkbox"/> Owner <input type="checkbox"/> Buyer <input type="checkbox"/> Rent <input type="checkbox"/> Board <input type="checkbox"/> Other
Postal Address		
	Postcode	Postcode
Previous Residential (if less than 2 Yrs)		
	Postcode	Postcode
	Years of Residence	Years of Residence
Marital Status	No. of Dependent Children	No. of Dependent Children
Ages of Children		
Telephone Number	Private Day	Private Day
Employer's Name		
Employer's Address		
	Postcode	Postcode
Occupation	Years of Service	Years of Service
Status	<input type="checkbox"/> Perm <input type="checkbox"/> P/t <input type="checkbox"/> Contract	<input type="checkbox"/> Perm <input type="checkbox"/> P/t <input type="checkbox"/> Contract
	Hrs per week	Hrs per week
Supervisor's Name		
Supervisor's Phone		
Previous Employer (if less than 2 Yrs)	Years of Service	Years of Service
Previous Occupation (if less than 2 Yrs)		

	Details of a Relative not living with you	Details of a Relative not living with you
Surname	Title	Title
Given Names		
Their relationship to you		
Telephone Number	Private Day	Private Day
Address		

Assets	Value	Liabilities	To whom owed	Fortnightly Payment	Amount Owing/Limit	Description of your vehicle
House	\$	1st Mortgage				Year
Other Real Estate	\$	2nd Mortgage				
Household Contents	\$	Loan				Make
Motor Vehicle	\$	Loan				
Credit Union Deposits	\$	Credit Card/Overdraft				Model
Other Deposits	\$	Rent/Board paid to				
Other Assets	\$	Other loan/debts				
Total	\$	Maintenance/child support				
		Total		\$	\$	

Fortnightly
 Take Home Pay
 Social Security
 Other Income (specify)
 Total Income

Borrower	Spouse/Co-Borrower
ATTACH YOUR LAST TWO PAY SLIPS	ATTACH YOUR LAST TWO PAY SLIPS
\$	\$
\$	\$
\$	\$

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Credit Information Consent

What information can be disclosed?

The Privacy Act allows Railways Credit Union ('we', 'us', 'our') ACN 087 651 090 and other applicable persons to disclose personal information about you when related to the primary purpose for which it was collected. In connection with providing credit to you, personal information may include credit information, such as: details to identify you and verify your identity, such as your name, sex, date of birth, current and 2 previous addresses, your current and last known employer, and your driver's licence number; the fact that you have applied for credit and the amount or that we are a current credit provider to you, or that you have agreed to be a guarantor; advice that payments previously notified as unpaid are no longer overdue; information about your current or terminated consumer credit accounts and your repayment history; payments overdue for at least 60 days and for which collection action has started; in specified circumstances, that in our opinion you have committed a serious credit infringement; the fact that credit provided to you by us has been paid or otherwise discharged, and other information about credit standing worthiness, history or capacity that we can disclose under the Privacy Act, including a credit report; your sensitive information (e.g membership of a professional or trade association) may also be disclosed where relevant to this application.

Why do we obtain information?

Before, during or after the provision of our products and services to you, we may obtain your personal information for the purpose of providing products and services to you and managing our business. When considering providing credit to you, this may include assessing your application for consumer or commercial credit or to be a guarantor for the applicant, assessing your credit worthiness, managing your loan or the arrangements under which your loan is funded or collecting overdue payments. If you do not provide us with the personal information that we request, we may not be able to consider your application for credit or provide other services.

Who can give or obtain information?

For the purpose of providing products and services to you and managing our business, we may give information to: external service providers to us, such as organisations which we use to verify your identity, payment systems operators, mailing houses and research consultants; insurers and re-insurers; where insurance is provided or quoted in connection with our services to you; debt collecting agencies, if you have not repaid a loan as required; search agents and search system providers in relation to your residential information and other information in order to contact you; our professional advisors, such as accountants, lawyers and auditors; state or territory authorities that give assistance to facilitate the provision of home loans to individuals other credit providers and their professional advisors; your representative, for example, lawyer, financial advisor or attorney, as authorised by you, or government and regulatory authorities, if required or authorised by law. In addition, in connection with providing credit to you, we may: obtain a commercial and consumer credit report containing personal information about you from a credit reporting body; obtain personal information about you from your employer and any referees that you may provide, and exchange credit information about you with any credit reporting body and any other provider of credit to you named in your credit application or a credit report from a credit reporting body; be advised of your current residential and other information by real estate agents and others.

Overseas disclosures

We will not disclose your personal information overseas. If we do disclose this information outside Australia, we will do so on the basis that the information will be used only for the purposes set out in this document.

Important information about credit reporting bodies

If you apply for or hold any kind of credit with us, we may disclose information to a credit reporting body. That includes disclosing that you are in default under a credit agreement or have committed a serious credit infringement, if that is the case. (Specifically, we may disclose information to or collect information from Veda Advantage, whose privacy policy and contact details are at www.veda.com.au). Credit reporting bodies collect credit information about individuals which they provide as credit reports to us and others in the credit industry to assist them in managing credit risk, collecting debts and other activities.

You can also ask a credit reporting body not to use or disclose your personal information for a period if you believe on reasonable grounds that you have been or are likely to be a victim of fraud, including identity fraud.

Disclosure to insurers and guarantors

Lenders' mortgage insurers

In connection with providing credit to you, a lenders' mortgage insurer may obtain credit information about you from us or from a credit reporting body to assess whether to provide lenders' mortgage insurance to us in relation to an application for consumer credit.

Guarantors

In connection with providing credit to you, we may give a guarantor, or a person who is considering becoming a guarantor, credit information about you for the purpose of enabling the guarantor to decide whether to act as guarantor or to keep informed about the guarantee.

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), you are authorised to do so; and you agree to inform that person who we are, how to contact us, how to obtain our Privacy Policy, and that we will use and disclose their personal information for the purposes set out in this Permission and that they can gain access to that information.

Electronic verification

Under the AML/CTF Act, we can disclose your name, residential address and date of birth to a credit reporting body. The purpose of this disclosure is to determine if the personal information disclosed matches personal information about you held in their records. This electronic verification process helps us to verify your identity. The credit reporting body may prepare and provide us with an assessment by using the personal information about you and the names, residential address and dates of birth contained in its records about other individuals. If you do not consent to us verifying your identity by electronic verification, we will provide you with an alternate verification process to identify you. If this is the case, please contact us on 1300 362 216 for further information.

Privacy Policy

Our Privacy Policy provides additional information about how we handle your personal information. It sets out how you can ask for access to personal information we hold about you and seek correction of that information. It also explains how you can complain about a breach of the Privacy Act or the Credit Reporting Privacy Code, and how we will deal with your complaint. We will give you a copy of our Privacy Policy on request or visit www.railwayscreditunion.com.au/privacy-policy.

Acknowledgement

By signing this application, you acknowledge having read and understood this Credit Information Consent. You authorise the persons and organisations named above to give and obtain the information in the ways specified above until the credit is repaid in full.

 Name (Please Print)

 Signature

 / /
 Date

 Name (Please Print)

 Signature

 / /
 Date