

# PERSONAL LOAN ENQUIRY

This is not an offer document in terms of the National Credit Code

STAFF USE ONLY

Product

New Loan Amount \$

Loan Purpose (Specify what the loan funds will be used for)

Existing QTMB Loan (for increases only) \$

The predominant purpose of the loan is for the following:

Total Loan Amount \$

Personal, domestic or household (50% or more)

FOR CAR LOAN Purchase Price \$

Investment or business (more than 50%)

Less deposit (by cash/trade-in) \$

Parties to benefit from the loan

Year and make of car to be purchased

If a Car Loan, who is the proposed registered owner/s?

Preferred Payment \$ per fortnight/month (delete which is not applicable) over years

## PERSONAL DETAILS

### Applicant 1

Member No

Title Surname

Given Names

Date of Birth / /

Marital Status  Married  Defacto  Divorced  
 Single  Widowed

Gender  Male  Female

Driver's Licence No Expiry Date / /

No. of Dependent Children Ages

Residential Address Postcode

Current Residential Status  Own Home  Rent/Board

Home has mortgage  Live with parents/relatives

Period at Current Address  Years  Months

Previous Address Postcode

Previous Residential Status  Own Home  Rent/Board

Home has mortgage  Live with parents/relatives

Period at Previous Address  Years  Months

Indicate preferred contact number by ticking box.

Home ( )

Work ( )

Mobile

Email

### Applicant 2

Member No

Title Surname

Given Names

Date of Birth / /

Marital Status  Married  Defacto  Divorced  
 Single  Widowed

Gender  Male  Female

Driver's Licence No Expiry Date / /

No. of Dependent Children Ages

Residential Address Postcode

Current Residential Status  Own Home  Rent/Board

Home has mortgage  Live with parents/relatives

Period at Current Address  Years  Months

Previous Address Postcode

Previous Residential Status  Own Home  Rent/Board

Home has mortgage  Live with parents/relatives

Period at Previous Address  Years  Months

Indicate preferred contact number by ticking box.

Home ( )

Work ( )

Mobile

Email

**DETAILS OF CLOSEST RELATIVE IN AUSTRALIA NOT LIVING WITH YOU**

Title  Surname  Given Names

Address

Postcode

Home (  ) Work (  )

Relationship

**EMPLOYMENT DETAILS**

**Applicant 1**

Occupation

Employment Status (Please tick one only)

Full Time  Part Time  Contract  Casual  Retired

Home Duties  Self-employed  Student  Unemployed

Duration  Years  Months

Employer's Name (if applicable)

Employer's Address

Postcode

Employer's Contact No

If you have been with this employer for LESS THAN 2 YEARS, please provide previous employment details below.

Previous Occupation

Employment Status (Please tick one only)

Full Time  Part Time  Contract  Casual  Retired

Home Duties  Self-employed  Student  Unemployed

Duration  Years  Months

Employer's Name (if applicable)

Employer's Address

State  Postcode

Employer's Contact No

**Only complete this section if you have a second job**

Employer's Name

Second Job Occupation

Second Job Employment Type  Part Time  Casual/Temp

Duration  Years  Months

Employer's Contact No

**If self-employed**

Duration  Years  Months

ABN

Business Name

Accountant's Name

Please advise your accountant that we will contact them for confirmation of your income

Accountant's Contact No

**Applicant 2**

Occupation

Employment Status (Please tick one only)

Full Time  Part Time  Contract  Casual  Retired

Home Duties  Self-employed  Student  Unemployed

Duration  Years  Months

Employer's Name (if applicable)

Employer's Address

Postcode

Employer's Contact No

If you have been with this employer for LESS THAN 2 YEARS, please provide previous employment details below.

Previous Occupation

Employment Status (Please tick one only)

Full Time  Part Time  Contract  Casual  Retired

Home Duties  Self-employed  Student  Unemployed

Duration  Years  Months

Employer's Name (if applicable)

Employer's Address

State  Postcode

Employer's Contact No

**Only complete this section if you have a second job**

Employer's Name

Second Job Occupation

Second Job Employment Type  Part Time  Casual/Temp

Duration  Years  Months

Employer's Contact No

**If self-employed**

Duration  Years  Months

ABN

Business Name

Accountant's Name

Please advise your accountant that we will contact them for confirmation of your income

Accountant's Contact No



**INCOME DETAILS**

Supply supporting evidence eg. pay slips or if self-employed 2 years tax returns.

**Applicant 1**

Gross Income (Please tick one only)

Weekly  Fortnightly  Monthly \$ \_\_\_\_\_

Less Tax/Super and Other Deductions \$ \_\_\_\_\_

Sub Total \$ \_\_\_\_\_

Other Net Income \_\_\_\_\_ \$ \_\_\_\_\_

**Total Net Income** \$ \_\_\_\_\_

Are you an Australian citizen/permanent resident?  Yes  No

Have you ever been bankrupt, had any credit defaults, or had a judgement credit?  Yes  No

Are you receiving unemployment benefits or workers' compensation?  Yes  No

**Applicant 2**

Gross Income (Please tick one only)

Weekly  Fortnightly  Monthly \$ \_\_\_\_\_

Less Tax/Super and Other Deductions \$ \_\_\_\_\_

Sub Total \$ \_\_\_\_\_

Other Net Income \_\_\_\_\_ \$ \_\_\_\_\_

**Total Net Income** \$ \_\_\_\_\_

Are you an Australian citizen/permanent resident?  Yes  No

Have you ever been bankrupt, had any credit defaults, or had a judgement credit?  Yes  No

Are you receiving unemployment benefits or workers' compensation?  Yes  No

**FINANCIAL POSITION**

If this loan application is approved please indicate which liability(ies) will cease (be paid out).

**Real Estate**

**Existing Mortgages**

App 1  App 2  Joint Address \_\_\_\_\_  
 Value \$ \_\_\_\_\_ Lender's Name \_\_\_\_\_ Amount Owing \$ \_\_\_\_\_  
 Repayment \$ \_\_\_\_\_ w/f/m Rental Income (if applicable) \$ \_\_\_\_\_ w/f/m  To Cease

App 1  App 2  Joint Address \_\_\_\_\_  
 Value \$ \_\_\_\_\_ Lender's Name \_\_\_\_\_ Amount Owing \$ \_\_\_\_\_  
 Repayment \$ \_\_\_\_\_ w/f/m Rental Income (if applicable) \$ \_\_\_\_\_ w/f/m  To Cease

App 1  App 2  Joint Address \_\_\_\_\_  
 Value \$ \_\_\_\_\_ Lender's Name \_\_\_\_\_ Amount Owing \$ \_\_\_\_\_  
 Repayment \$ \_\_\_\_\_ w/f/m Rental Income (if applicable) \$ \_\_\_\_\_ w/f/m  To Cease

App 1  App 2  Joint Address \_\_\_\_\_  
 Value \$ \_\_\_\_\_ Lender's Name \_\_\_\_\_ Amount Owing \$ \_\_\_\_\_  
 Repayment \$ \_\_\_\_\_ w/f/m Rental Income (if applicable) \$ \_\_\_\_\_ w/f/m  To Cease

**Motor Vehicles/Boats**

	Description (make, model, year)	Value	Lender's Name	Amount Owing	Payment	To Cease
<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Joint	_____	\$ _____	_____	\$ _____	\$ _____ w/f/m	<input type="checkbox"/>
<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Joint	_____	\$ _____	_____	\$ _____	\$ _____ w/f/m	<input type="checkbox"/>
<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Joint	_____	\$ _____	_____	\$ _____	\$ _____ w/f/m	<input type="checkbox"/>
<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Joint	_____	\$ _____	_____	\$ _____	\$ _____ w/f/m	<input type="checkbox"/>

**Furniture and Household Effects** Insurer \_\_\_\_\_ Value \$ \_\_\_\_\_

**Savings or Deposit Accounts**

<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Joint	Name of Institution _____	Balance \$ _____
<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Joint	Name of Institution _____	Balance \$ _____
<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Joint	Name of Institution _____	Balance \$ _____
<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Joint	Name of Institution _____	Balance \$ _____
<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Joint	Name of Institution _____	Balance \$ _____
<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Joint	Name of Institution _____	Balance \$ _____



**Other Assets (eg. Shares and Collectables)**

<input type="checkbox"/> App 1	<input type="checkbox"/> App 2	<input type="checkbox"/> Joint	Description		Value	\$	
<input type="checkbox"/> App 1	<input type="checkbox"/> App 2	<input type="checkbox"/> Joint	Description		Value	\$	
<input type="checkbox"/> App 1	<input type="checkbox"/> App 2	<input type="checkbox"/> Joint	Description		Value	\$	
<input type="checkbox"/> App 1	<input type="checkbox"/> App 2	<input type="checkbox"/> Joint	Description		Value	\$	
<input type="checkbox"/> App 1	<input type="checkbox"/> App 2	<input type="checkbox"/> Joint	Description		Value	\$	
<input type="checkbox"/> App 1	<input type="checkbox"/> App 2	<input type="checkbox"/> Joint	Description		Value	\$	

**Rent/Board**

Amount \$  w/f/m Paid to  Phone No

Will the rent/board be ongoing AFTER this loan is drawn?  Yes  No

**School Fees/Child Care/Child Support**

Amount \$  w/f/m Paid to

**Overdraft/Credit/Store Cards (Business and Personal)**

	Credit Provider	Limit	Balance Owing	To Cease
<input type="checkbox"/> App 1 <input type="checkbox"/> App 2	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
<input type="checkbox"/> App 1 <input type="checkbox"/> App 2	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
<input type="checkbox"/> App 1 <input type="checkbox"/> App 2	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
<input type="checkbox"/> App 1 <input type="checkbox"/> App 2	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
<input type="checkbox"/> App 1 <input type="checkbox"/> App 2	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
<input type="checkbox"/> App 1 <input type="checkbox"/> App 2	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>

**Other Loans (Business and Personal) including margin loans, guarantees, leases etc.**

	Credit Provider	Purpose	Amount Owing	Payment	To Cease
<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Joint	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/> w/f/m	<input type="checkbox"/>
<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Joint	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/> w/f/m	<input type="checkbox"/>
<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Joint	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/> w/f/m	<input type="checkbox"/>
<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Joint	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/> w/f/m	<input type="checkbox"/>
<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Joint	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/> w/f/m	<input type="checkbox"/>
<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Joint	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/> w/f/m	<input type="checkbox"/>

**DECLARATION BY APPLICANTS**

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.

I/We authorise the Financial Institution to make any relevant enquiries into the references mentioned, my employer or any other credit provider.

I/We acknowledge that a credit reporting agency report will be obtained.

I/We agree that this information will remain the property of the Financial Institution.

Before completing this form, each person signing it must read the section titled "Privacy Statement and Consent". Any person providing personal information to us in connection with this application, but who does not sign this form, must sign a separate "Privacy Statement and Consent" form.

**WARNING:** Under the National Credit Code you may be liable to a criminal penalty if you make any false or misleading representation that is material to the Financial Institution's decision to approve this application.

Applicant 1 Signature  Date  /  /

Applicant 2 Signature  Date  /  /



# PRIVACY STATEMENT AND 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, the "Financial Institution" 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.

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.