

# bcu Home Loan Application Form

PLEASE PRINT IN CAPITALS

## APPROVAL CRITERIA

Each applicant confirms that he/she:

- Yes  No Is 18 years of age or older
- Yes  No Is a permanent Australian resident or citizen
- Yes  No Has not had any court judgments, garnishees or legal proceedings taken against them or been declared bankrupt (*Yes = has not, No = has*)

If you answered Yes to each of the questions above you are eligible to apply for a bcu Home Loan.

If you answered No to any of the questions above you may not be eligible to apply for a bcu Home Loan.

Call 1300 228 228 for details.

## LOAN AMOUNT REQUIRED

Amount you wish to borrow \$

Purpose of loan

*eg. purchase home, purchase investment property, build home, buy vacant land, refinance existing loan*

Is your loan wholly or predominantly for personal, domestic or household purposes?  Yes  No

If no, please complete the form "applying for a business loan" and not this form. [Go to Business Loan Form](#)

Preferred term of loan  years

Address of property being purchased / offered as security

Value / purchase price of property \$

We may require a valuation of the property. Please note that where the amount you wish to borrow is more than 80% of the value of the property, we may require you to pay for Lender's Mortgage Insurance which we will arrange.

If you are purchasing a property, do you intend to live in it?  Yes  No

Expected settlement date  DD / MM / YYYY

Do you wish to apply for a First Home Owner's Grant?  Yes  No

Approval of your application will be subject to a satisfactory valuation and other requirements.

I/we understand that in the event of my/our application being cancelled or declined, I/we are responsible for any fees incurred up to the date of cancellation or decline and I/we agree to pay these costs.

## APPLICATION PROCESS

Simply complete this form and return it to us, with any documents set out in the application checklist below.

- Mail: bcu, PO Box 6328, Coffs Harbour Plaza NSW 2450
- Phone: Call bcu on 1300 228 228
- Fax: (02) 6651 9604
- In person: visit your local bcu branch

To avoid delays in processing your application, please ensure you:

- Complete ALL 5 PAGES of this form.
- For PAYG employees, include your most recent payslip for each applicant, unless all pay is directly credited to a bcu account.
- If self-employed, include the latest two personal tax returns for each applicant.
- If applicable, read and complete the service nomination on page 4.
- Read and sign the declaration section on page 5.

Member no.

Date  DD / MM / YYYY

**PERSONAL DETAILS - APPLICANT 1**

Title  Mr  Mrs  Ms  Miss  Other \_\_\_\_\_

First name  Middle name  Surname

bcu member number  Date of birth  DD / MM / YYYY Drivers licence number

Residential address (PO Box unacceptable)

Unit/Floor/Street number  Street  Suburb/town  State  Postcode

Time at address

Email address (please provide address that is not shared)

From: DD / MM / YYYY To: DD / MM / YYYY

Mailing address (if same as residential write 'as above')

Unit/Street/PO Box number  Street  Suburb/town  State  Postcode

Previous address (if at current address less than 3 years)

Unit/Floor/Street number  Street  Suburb/town  State  Postcode

Time at address

From: DD / MM / YYYY To: DD / MM / YYYY

Please tick your preferred daytime contact number:

Home phone  Mobile phone  Work phone

Your marital status  1 Single, 2 Married, 3 De facto, 4 Separated/divorced, 5 Widowed

Number of dependants  Ages

**Employment details**

Employment status  1 Full-time, 2 Permanent part-time, 3 Casual, 4 Seasonal, 5 Retired, 6 Self-employed, 7 Unemployed

Current employer's name/Business name (if self-employed)

Name  Contact number  
 Unit/Floor/Street number  Street  Suburb/town  State  Postcode

Occupation  Time in current employment  Time in previous employment   
 Years: Months: Years: Months:

Previous employer's name/Business name (if self-employed)

Name  Contact number  
 Unit/Floor/Street number  Street  Suburb/town  State  Postcode

Accountant's details (if self-employed)

Name  Contact number  
 Unit/Floor/Street number  Street  Suburb/town  State  Postcode

**PERSONAL DETAILS - APPLICANT 2**

Title  Mr  Mrs  Ms  Miss  Other \_\_\_\_\_

First name

Middle name

Surname




bcu member number

Date of birth

Drivers licence number




Residential address (PO Box unacceptable)

Unit/Floor/Street number	Street	Suburb/town	State	Postcode
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Time at address

Email address (please provide address that is not shared)

From: DD / MM / YYYY To: DD / MM / YYYY

Mailing address (if same as residential write 'as above')

Unit/Street/PO Box number	Street	Suburb/town	State	Postcode
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Previous address (if at current address less than 3 years)

Unit/Floor/Street number	Street	Suburb/town	State	Postcode
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Time at address

From: DD / MM / YYYY To: DD / MM / YYYY

Please tick your preferred daytime contact number:

Home phone

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Work phone




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**Employment details**

Employment status  1 Full-time, 2 Permanent part-time, 3 Casual, 4 Seasonal, 5 Retired, 6 Self-employed, 7 Unemployed

Current employer's name/Business name (if self-employed)

Name	Contact number
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Unit/Floor/Street number	Street	Suburb/town	State	Postcode
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Occupation

Time in current employment

Time in previous employment

Years:  Months:

Years:  Months:

Previous employer's name/Business name (if self-employed)

Name	Contact number
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Unit/Floor/Street number	Street	Suburb/town	State	Postcode
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Accountant's details (if self-employed)

Name	Contact number
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Unit/Floor/Street number	Street	Suburb/town	State	Postcode
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**FINANCIAL DETAILS**

Residential status  Home owner  Rent/boarder  Other

Salary/income Applicant 1: Salary after tax \$  Frequency  i.e. weekly, monthly etc

Applicant 2: Salary after tax \$  Frequency  i.e. weekly, monthly etc

Other income i.e. share dividends, Centrelink payments etc

(If a joint application, please state the combined total amounts for each item below)

Type of income  \$  Frequency

\$  Frequency

**Liabilities/commitments (total for both applicants)**

Mortgage/rent/board  \$ Payments  Frequency  \$ Total owing  Institution/s

Car loans  \$ Payments  Frequency  \$ Total owing  Institution/s

Personal loans/hire purchase  \$ Payments  Frequency  \$ Total owing  Institution/s

Additional personal expenses Private school fees  \$ Payments  Frequency

Childcare  \$ Payments  Frequency

Additional motor vehicle  \$ Payments  Frequency  excludes first vehicle costs

Pay TV  \$ Payments  Frequency

Mobile phone  \$ Payments  Frequency

Gym/other membership  \$ Payments  Frequency

**Credit cards/store cards/overdrafts (total for both applicants)**

Card type  Issuer  \$ Credit limit  \$ Balance owing

Card type  Issuer  \$ Credit limit  \$ Balance owing

Card type  Issuer  \$ Credit limit  \$ Balance owing

To assist our assessment of your application, tick if you intend to close this credit account

**Assets (total for both applicants)**

Real estate property Home \$  Other \$  Details

Other property \$  Details

Cash/bank accounts \$  Details

Shares/investments \$  Details

Motor vehicles \$  Details

Furniture & personal effects \$  Details

Other assets \$  Details

\$  Details

**REFEREES**

Please provide details of two relatives or friends [not living with you]

Full name  Contact number

Unit/Floor/Street number  Street  Suburb/town  State  Postcode

Full name  Contact number

Unit/Floor/Street number  Street  Suburb/town  State  Postcode

**SERVICE NOMINATION**

You may choose to complete this service nomination if you are applying for a bcu Home Loan in joint names.

I/we nominate

to receive notices and documents under the National Credit Code on behalf of both of us.

IMPORTANT NOTICE: Each of the persons signing this nomination is, nevertheless, entitled to receive a copy of any notice or any other document under the National Credit Code. By signing this form, you are giving up the right to be provided with the information direct from us. Any of the persons who have signed this form can advise us at any time in writing that they wish to cancel their nomination and accordingly wish to receive directly a copy of any notice or other document under the National Credit Code. Should you each wish to receive a copy of any notice or other document under the National Credit Code, you do not need to complete this section.

**DECLARATION**

**Privacy statement**

Your personal information will be treated in accordance with our privacy policy which is available from our website at [www.bcu.com.au](http://www.bcu.com.au) and on request. At any time, and in most cases, you may request access to your information by calling 1300 228 228. We are collecting your personal information in order to assess and process your application and to advise you of the services bcu can provide you. Without this information, we will not be able to consider or approve your application or administer your loan account.

bcu is authorised by you to obtain and exchange information about you with credit reporting agencies, other credit providers and, if relevant, your referees, employer or accountant. This information may include details of your credit worthiness and history. bcu may also disclose your personal information to

- any third party providing you with a product or service in connection with bcu;
- our contractors or service providers (such as a mailing house); and
- other persons to whom bcu is authorised or required by law to disclose information (and other persons where you have consented to the disclosure).

You authorise bcu to provide information about you and your loan to guarantors or proposed guarantors.

**Declaration and signature**

I/we confirm and understand that:

- I/we have read and accept the above and that all statements made by me/us in relation to our loan application are true and correct and that I/we will immediately notify bcu of any change to my/our circumstances;
- I/we have taken into account any known change/s to my/our financial circumstances which might affect my/our ability to meet our commitments under this contract;
- I/we confirm that I/we have reviewed the features of the home loans offered by bcu and have chosen to apply for the loan that best suits my/our needs
- I/we can afford the loan applied for;
- bcu will rely upon the truth and correctness of the information supplied; and
- In the event my/our application does not proceed or is refused, I/we will be liable for any costs incurred by bcu in relation to my/our application.



Signature: Applicant 1 (*sign in black pen only*)

Date



Signature: Applicant 2 (*sign in black pen only*)

Date