

bcu Personal 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 Personal Loan.

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

Call 1300 228 228 for details.

LOAN AMOUNT REQUIRED

Amount you wish to borrow \$

Purpose of 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

If your loan to purchase a vehicle which will be offered as security, please provide details (e.g. make, model, registration):

Purchase price: \$

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

PERSONAL DETAILS - APPLICANT 1

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)

Time at address

Email address (please provide address that is not shared)

From: To:

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

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

Time at address

From: To:

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)

Occupation Time in current employment Time in previous employment

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

Accountant's details (if self-employed)

PERSONAL DETAILS - APPLICANT 2

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 From: DD / MM / YYYY To: DD / MM / YYYY Email address (please provide address that is not shared)

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

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

The following detail is only required for loans that exceed \$50 000

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

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 Personal 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 borrower is entitled to receive a copy of any notice or other document under the National Credit Code. By completing this part of the 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 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 can afford the loan applied for;
- 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 Personal Loans offered by bcu and have chosen to apply for the loan that best suits my/our needs;
- 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