

bcu Personal Loan Application

LOAN DETAILS

What is the primary purpose of the loan?

Purchase new car Purchase used car Debt consolidation Other

Loan required \$

What is your preferred loan term? (max 5 years) years

What is your preferred repayment frequency? Weekly Fortnightly

Monthly

SECURITY DETAILS

Please provide details of personal property being offered as security.

Personal property type (eg. new or used car)	Personal property details (eg. make, model, registration)	Property Value
<input type="text" value="Property type"/>	<input type="text" value="Property details"/>	<input type="text" value="\$"/>
<input type="text" value="Property type"/>	<input type="text" value="Property details"/>	<input type="text" value="\$"/>
Total value		<input type="text" value="\$"/>

LOAN PROTECTION INSURANCE

Loan Protection Insurance covers your loan and/or repayments in the event of death, sickness, unemployment or disability. Loan Protection Insurance, when arranged through bcu, may be added to your loan amount or paid up-front.

Would you like bcu to provide a quote for loan protection insurance Yes

MOTOR VEHICLE INSURANCE

If you are providing a motor vehicle as security for your loan you will need to arrange appropriate insurance. bcu will need to be listed on your insurance policy as an interested party and a copy of the insurance policy provided to bcu on settlement of your loan. bcu offer the competitively-priced protection of Allianz motor vehicle insurance.

Would you like bcu to provide a quote for Allianz insurance Yes

ELECTRONIC COMMUNICATION CONSENT

I/We consent to your giving me/us documents such as loan offers, statements and notices electronically. I/We understand that:

- paper documents may no longer be given
- electronic communications must be regularly checked for documents
- consent to the giving of documents by electronic communication may be withdrawn at any time.

For loan documents, I/We understand that you must sign any loan offer you give me/us. I/We consent to that requirement being met by your attaching the offer document to an email addressed to me/each of us.

Customer 1 Customer 2

If "yes" please send my/our loan documentation to:

- The email address/es provided on page 2 of this application or
 The following email address/es

Customer 1

Customer 2

ELECTRONIC DELIVERY OF STATEMENTS AND NOTICES

Yes, I/we agree to receive notices for all my/our accounts via bcu's Internet Banking platform, iBank. I/we agree to receive statements by accessing iBank once advised the statement is available via email or iBank secure mail.

I/we understand that bcu will stop posting me/us paper statements and notices and that I/we will need to check emails and iBank regularly.

Customer 1

Customer 2

JOINT APPLICATIONS

Each person 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 bcu at any time in writing that they wish to cancel their nomination and 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.

If you wish only one person to receive notices and documents under the National Credit Code, please nominate that person here

CUSTOMER 1 PERSONAL DETAILS

1. bcu member number

2. Email address

3. Mobile number

If you are a bcu member go to item 10 otherwise please complete items 4 - 10

4. Title (optional) Mr Mrs Ms Miss Other

5. First name

Middle name

Surname

6. Date of birth

 / /

7. Driver's licence number

8. Residential address (no PO Box address please)

Post code

9. Mailing address

(if same as residential write "as above")

Post code

10. Residential status Home owner Home buyer

Living with parents Renting Boarding

11. Date you moved to your current address

 / /

If you have lived at your current address less than 2 years complete items 11 & 12 otherwise go to item 13

12. Previous address

Post code

13. Date you moved to your previous address

 / /

14. Gender Female Male

15. Is your spouse/partner financially dependent on you

Yes No N/A

16. Number of other dependents

CUSTOMER 2 PERSONAL DETAILS

1. bcu member number

2. Email address

3. Mobile number

If you are a bcu member go to item 10 otherwise please complete items 4 - 10

4. Title (optional) Mr Mrs Ms Miss Other

5. First name

Middle name

Surname

6. Date of birth

 / /

7. Driver's licence number

8. Residential address (no PO Box address please)

Post code

9. Mailing address

(if same as residential write "as above")

Post code

10. Residential status Home owner Home buyer

Living with parents Renting Boarding

11. Date you moved to your current address

 / /

If you have lived at your current address less than 2 years complete items 11 & 12 otherwise go to item 13

12. Previous address

Post code

13. Date you moved to your previous address

 / /

14. Gender Female Male

15. Is your spouse/partner financially dependent on you

Yes No N/A

1. Number of other dependents

CUSTOMER 1 EMPLOYMENT DETAILS

1. Employment status
 Full time Permanent part-time Casual
 Seasonal Retired Self employed Unemployed

2. Occupation

Time in current employment Years Months

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

4. Employer contact number

5. Address Post code

CUSTOMER 2 EMPLOYMENT DETAILS

1. Employment status
 Full time Permanent part-time Casual
 Seasonal Retired Self employed Unemployed

2. Occupation

Time in current employment Years Months

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

4. Employer contact number

5. Address Post code

CUSTOMER 1 INCOME

Please provide details of your monthly income.

Salary (after tax) / Net Profit (before tax)

Rental Income

Other income (eg. dividends, pension)

CUSTOMER 2 INCOME

Please provide details of your monthly income.

Salary (after tax) / Net Profit (before tax)

Rental Income

Other income (eg. dividends, pension)

CUSTOMER 1 EXPENSES

Please provide your individual share of the following monthly expenses. Do not include loan repayments or rental property expenses.

Rent / Board

Other living expenses
 (e.g. groceries, petrol, utilities, car maintenance etc)

CUSTOMER 2 EXPENSES

Please provide your individual share of the following monthly expenses. Do not include loan repayments or rental property expenses.

Rent / Board

Other living expenses
 (e.g. groceries, petrol, utilities, car maintenance etc)

ASSETS AND LIABILITIES

For each item below please provide your combined total assets and liabilities.

Assets			Other assets		
Real Estate Property	Est. Value		Other assets	Est. Value	
<input type="text" value="home"/>	<input type="text" value="\$"/>		<input type="text" value="shares/investments"/>	<input type="text" value="\$"/>	
<input type="text" value="investment properties"/>	<input type="text" value="\$"/>		<input type="text" value="savings/bank accounts"/>	<input type="text" value="\$"/>	
Liabilities			Liabilities		
Other mortgages	Payment	Total Owing	Hire purchase/lease	Payment	Total Owing
<input type="text" value="provider"/>	<input type="text" value="\$ monthly"/>	<input type="text" value="\$"/>	<input type="text" value="provider"/>	<input type="text" value="\$ monthly"/>	<input type="text" value="\$"/>
<input type="text" value="provider"/>	<input type="text" value="\$ monthly"/>	<input type="text" value="\$"/>	<input type="text" value="provider"/>	<input type="text" value="\$ monthly"/>	<input type="text" value="\$"/>
<input type="text" value="provider"/>	<input type="text" value="\$ monthly"/>	<input type="text" value="\$"/>	<input type="text" value="provider"/>	<input type="text" value="\$ monthly"/>	<input type="text" value="\$"/>
Personal or other loans	Payment	Total Owing	Credit Cards/Store Cards	Limit	To be closed
<input type="text" value="provider"/>	<input type="text" value="\$ monthly"/>	<input type="text" value="\$"/>	<input type="text" value="issuer"/>	<input type="text" value="\$"/>	<input type="checkbox"/>
<input type="text" value="provider"/>	<input type="text" value="\$ monthly"/>	<input type="text" value="\$"/>	<input type="text" value="issuer"/>	<input type="text" value="\$"/>	<input type="checkbox"/>
<input type="text" value="provider"/>	<input type="text" value="\$ monthly"/>	<input type="text" value="\$"/>	<input type="text" value="issuer"/>	<input type="text" value="\$"/>	<input type="checkbox"/>
			<input type="text" value="issuer"/>	<input type="text" value="\$"/>	<input type="checkbox"/>

DECLARATION AND SIGNATURE

If you elect to receive documentation electronically then:

- you will not receive a paper copy of the documentation;
- you must check your email regularly;
- you may withdraw your consent to receive documents electronically at any time by calling bcu on 1300 228 228; and
- you must only consent if you are able to print and save such documents to an electronic file.

Documents will be emailed to each applicant to the email address(es) nominated as a PDF file, or login information to download the documents as a PDF file from a secure web-interface (if available) will be emailed to you. If the email is returned because of an invalid email address, the documents will be posted instead.

By signing this application, I/we declare that I/we have read the Privacy Notification, which is available from www.bcu.com.au and that I/we:

- authorise bcu to obtain and exchange information about me/us with credit reporting agencies, other credit providers and, if relevant, my/our contacts, employer or accountant. This information may include details of my/our credit worthiness and history;
- understand that bcu may contact me/us from time to time about products and services that may be of interest and that I/we can notify bcu if I/we do not wish to receive this information;
- acknowledge that the information provided in this application is true and correct and that no information that would cause bcu to refuse this application has been withheld;
- 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, and can afford the loan applied for;
- 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;
- acknowledge that 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.

Customer 1

Full name

Signature

Date

Customer 2

Full name

Signature

Date

Please return completed applications to bcu

- **Email:** directbanking@bcu.com.au
- **Post:** Direct Banking, bcu, PO Box 6328 Coffs Harbour Plaza, 2450
- Visit your local bcu store