



PLEASE COMPLETE WITH CARE. Not all sections may apply. We may require additional information after your application has been submitted.

Name of Applicant(s) Surname Given Names
Applicant 1:
Applicant 2:

Current Home Address (please also note postal address if different)
Applicant 1: How long?.....years
Applicant 2: How long?.....years

Previous Home Address (if at current address for less than 3 years)
Applicant 1: How long?.....years
Applicant 2: How long?.....years

Contact Details
Applicant 1: Home: Work: Mobile: Email:
Applicant 2: Home: Work: Mobile: Email:

Loan type - application for: Personal Loan (minimum \$5,000) Personal Borrowings (car, holiday) Home Loan
 Home Improvements Purchase Loan (eg house/unit)
 Investment Loan Overdraft Land Loan
 Building Loan Other (eg refinance / debt consolidation)

Amount Required: \$: Purpose:

Security if offered
1. \$.....
2. \$.....

Solicitor if retained
Name of firm: Phone number:
Address:

Builder if retained - Name: Phone number:
Contract price: \$.....

Name, Address and Contact Number of Nearest Relative not living with you (who we will contact if you are unreachable; please advise this relative you have supplied us with their contact details)

1. Name: Relationship (eg mother).....
Address: Phone:
2. Name: Relationship (eg mother).....
Address: Phone:

Other Details
Applicant 1: DOB: Drivers licence: exp:..... No. of dependent children:
Applicant 2: DOB: Drivers licence: exp:..... No. of dependent children:

Employment Details
Applicant 1: Occupation: Full-time Part-time Casual Self-employed Other
Applicant 2: Occupation: Full-time Part-time Casual Self-employed Other
Applicant 1: Employer: How long?years
Address: Phone:
Applicant 2: Employer: How long?years
Address: Phone:
Applicant 1: Previous employer How long?years
Applicant 2: Previous employer How long?years

Consumer credit insurance - protection for your loan: did you know you can take out insurance to help cover your loan repayments in the event of an accident/incident? Yes, please quote me for:
Applicant 1 Disability Unemployment Death Applicant 2 Disability Unemployment Death
A policy document and Product Disclosure Statement is provided to you so that you can decide whether the product suits your needs.
CRAA: Have you ever been declared Bankrupt or are there any outstanding judgements, garnishee proceedings, or defaults against you, past or present? If yes, please provide details:

Service nomination: each person signing is entitled to receive a copy of any notice or other documents under the National Credit Code. By signing this form you give up the right to be provided with information direct from NICU. Service nomination only applies if you are living at the same address. You may change your instruction at any time by notifying us in writing: I nominate only Applicant 1 OR Applicant 2 to receive notices and other documents under the National Credit Code on behalf of all the persons who are signing this application.

Signature: Name: Date:
Signature: Name: Date:

Office use: Date:..... Contract No.:..... Loan Type:
Membership name: M'ship no.:
 regulated unregulated qualifying residential non qualifying residential

INCOME AND EXPENDITURE DETAILS

Income	Per month: Applicant 1	Per month: Applicant 2	Comments
Salary/wage			
Regular overtime			
Centrelink			
Pension			
Interest/dividends			
Rental income (existing property)			
Estimated rental income (new property)			
Other income			
Total			

Total combined income

Expenditure	Per month: Applicant 1	Per month: Applicant 2	Comments
House insurance			
Rates			
Water rates			
Electricity			
Gas			
Vehicle registration			
Vehicle insurance			
Vehicle repairs/maintenance			
Fuel/oil			
Personal insurance			
Medical fund			
School fees			
Food			
Medication			
Clothes			
Telephone			
Internet access			
Austar			
Entertainment			
Recreation/sport			
Total			

Total combined expenditure
Net combined surplus/deficit
YOUR FINANCIAL POSITION (joint if applicable)

Asset	Details	Estimated Value
House Property	Address -	\$
Investment Property	Address -	\$
Motor Vehicle	Make Model Year	\$
	Make Model Year	\$
House Contents		\$
Savings Accounts	Institution Acc No.	\$
	Institution Acc No.	\$
	Institution Acc No.	\$
	Institution Acc No.	\$
	Institution Acc No.	\$
Superannuation		\$
Shares		\$
Other		\$
Other (boat, caravan etc)		\$
Total		\$

Liability	Lender	Monthly repayment	Amount Owng	To be repaid? Y/N
Home Mortgage		\$	\$	
Investment Property		\$	\$	
Personal Loan		\$	\$	
Hire Purchase/Lease		\$	\$	
Credit/Store Cards				
(Limit \$)		\$	\$	
(Limit \$)		\$	\$	
(Limit \$)		\$	\$	
(Limit \$)		\$	\$	
Child Care/Maintenance		\$	\$	
Other Loans/debts				
(eg HECS, family, tax etc)		\$	\$	
		\$	\$	
TOTAL		\$	\$	

I consent to your obtaining a Credit Reference Check for me

STOP! Have you attached all proof of income (such as payslips) and copies of bank account and card statements to this application?



NORTHERN INLAND CREDIT UNION PRIVACY NOTIFICATION FOR LENDING CUSTOMERS

Northern Inland Credit Union Ltd ABN 36 087 650 422 AFSL 235022 Australian credit licence 235022

Outline: This Privacy Notification sets out:

- why we collect and use your information
- how we collect and use your information
- what happens if you do not wish to provide us with information
- when we can disclose certain information to a credit reporting body
- how a credit reporting body may use your information
- whether we provide your information to other entities
- information about our APP Privacy and Credit Reporting Policies
- whether we disclose your information overseas and if so, where
- how you can contact us.

Collection & use of your information: We collect and use your information to:

- provide you with membership benefits, financial services and products or information about those benefits, services and products
- provide you with information about financial services and products from 3rd parties we have arrangements with
- conduct market or customer satisfaction research
- establish your eligibility for a loan
- establish your capacity to repay a loan.

The law also requires us to collect and hold your information:

- for our register of members under the Corporations Act
- to verify your identity under the AML/CTF Act
- to assess your capacity to pay a loan under the National Consumer Credit Protection Act.

How we collect your information: We will collect information about:

- you and your financial position from you directly
- your credit history from a credit reporting agency.

What if you do not wish to provide us with information? If you do not give us the information we require, we may not be able to admit you to membership or provide you with the financial service or product you have applied for.

Providing your information to credit reporting bodies: The credit reporting body we disclose information to is Veda Advantage. If you do not make your repayments when they fall due or commit a serious credit infringement, we may be able to disclose this to Veda Advantage. Any information we provide to Veda Advantage may be included in reports provided to credit providers to help them to assess your creditworthiness. You can ask Veda Advantage not to use your information for pre-screening of direct marketing by a credit provider. You can also ask them not to use or disclose your information if you reasonably believe that you have been or are likely to be a victim of fraud. Veda Advantage's policy on the management of information is available at www.veda.com.au. You can contact Veda Advantage via their website www.veda.com.au.

Providing your information to other entities: We disclose your information to other entities. We only disclose your information as needed and as required by law. We can disclose your information to:

- entities that verify identity
- lawyers, conveyancers, accountants, brokers and agents who represent you
- contractors for statement printing and mail out, card and cheque production, market research or direct marketing
- affiliated product and service suppliers to provide information to you about their services and products
- credit reporting bodies and other financial institutions that have previously lent to you
- persons you use as referees
- for property loans – property valuers and insurers
- mortgage documentation service
- trustee and manager of securitised loan programs
- any proposed guarantor of a loan
- debt collection agencies, lawyers, process servers.

We will also disclose your information to law enforcement and government agencies as required by law.

Our APP Privacy and Credit Reporting Policies: Our APP Privacy Policy and Credit Reporting Policy is available at www.nicu.com.au. The Policies contain information about:

- how you can access your information
- how you can seek correction of your information
- how you make a complaint and how we will deal with it
- in what overseas countries we are likely to disclose your information.

Disclosure to overseas recipients: We do not currently disclose your information to overseas recipients.

How to contact us: Phone: 1300 65 65 81 Email: PrivacyOfficer@nicu.com.au

Mail: the Privacy Officer, NICU Ltd, PO Box 652 Tamworth NSW 2340 Via our website: www.nicu.com.au