



## DETAILS OF LOAN REQUIRED

Total amount required	\$
Loan type required	<input type="checkbox"/> Home Loan <input type="checkbox"/> Investment Loan <input type="checkbox"/> Car Loan <input type="checkbox"/> Personal Loan <input type="checkbox"/> Overdraft <input type="checkbox"/> Other
Loan purpose	It is not sufficient to write "Home Improvements" or "Furniture". Please give full details of loan purpose
Date funds required	

## LOAN APPLICATION FEE

The loan application fee is 1% of the value of the application to a maximum of \$200. The application fee is debited to the loan account once the loan application is approved.

## PREFERRED METHOD OF LOAN REPAYMENT

\$ _____ per	<input type="checkbox"/> Week	<input type="checkbox"/> Fortnight	<input type="checkbox"/> Month
OR	Repayable over <input type="checkbox"/> years		
via	<input type="checkbox"/> Payroll deduction	<input type="checkbox"/> Transfer from account	<input type="checkbox"/> Other (please specify)

## SECURITY OFFERED FOR THE LOAN

UNSECURED (if applicable)

## VEHICLE PURCHASE (if applicable, includes car, boat, caravan)

Make	
Model	
Body type	
Year of manufacture	
Vehicle identification (vin)	
Registration number	
Insurance details	
Dealer details	

## RESIDENTIAL PROPERTY (if applicable)

Address			
Suburb	Postcode		
Registered owners of property (after settlement of this mortgage)	Same as borrowers (tick if applicable) <input type="checkbox"/>	If different from Borrower, please note full details of Registered Proprietors:	
Use of property	<input type="checkbox"/> Owner occupied	<input type="checkbox"/> Investment property	
Ownership of property	<input type="checkbox"/> Being purchased	<input type="checkbox"/> Already owned	
Estimated value or purchase price	\$		
Rental value per week (if app.)	\$		
Title details	Volume	Folio	Lot P/S
Contact name for our valuer to gain access to property			
Contact phone numbers	Business hours:	After hours:	Mobile:

**PERSONAL FINANCIAL STATEMENTS** (proof of all income must be attached - see application checklist)

<b>INCOME</b>	<b>Individual Applicant 1 per week/fortnight/month</b>	<b>Individual Applicant 2 per week/fortnight/month</b>
Gross salary/wages	\$ _____	\$ _____
Other income (please detail and list)		
	\$ _____	\$ _____
	\$ _____	\$ _____
	\$ _____	\$ _____
<b>Total gross income</b>	\$ _____	\$ _____
<b>Less tax</b>	\$ _____	\$ _____
<b>Total net income</b>	\$ _____	\$ _____

**EXPENSES AND LIABILITIES** (Total expenses and liabilities for both applicants)

<b>Details of present payments</b>	<b>Payable to</b>	<b>W/F/M payment</b>	<b>Owing</b>	<b>Date of last repayment</b>
Home mortgage(s) rent/board		\$ _____	\$ _____	
Hire purchase/personal loans		\$ _____	\$ _____	
Hire purchase/personal loans		\$ _____	\$ _____	
Credit cards/limit \$.....		\$ _____	\$ _____	
Credit cards/limit \$.....		\$ _____	\$ _____	
Store cards/limit \$.....		\$ _____	\$ _____	
Credit Union loan(s)		\$ _____	\$ _____	
Education expenses		\$ _____	\$ _____	
Motor vehicle expenses		\$ _____	\$ _____	
Property rates and insurances		\$ _____	\$ _____	
Superannuation contributions		\$ _____	\$ _____	
Life/health insurance		\$ _____	\$ _____	
Gas, electricity, telephone		\$ _____	\$ _____	
Living expenses (food clothing etc)		\$ _____	\$ _____	
Other – give details		\$ _____	\$ _____	
<b>Total expenses and liabilities</b>		\$ _____	\$ _____	

# PERSONAL FINANCIAL STATEMENTS

WHAT YOU OWN (assets)					Estimated value
House at (full address)					\$
Other real estate (full address)					\$
Motor vehicle	Make	Model	Year	Reg'n	\$
Motor vehicle	Make	Model	Year	Reg'n	\$
Savings/investments					\$
Superannuation					\$
Debentures/shares/investments					\$
Furniture/effects					\$
Other assets (describe)					\$
Total assets					\$

## DECLARATION BY BORROWER/S

	Applicant 1 Y/N	Applicant 2 Y/N
Have you ever been bankrupt, insolvent, or ever assigned your estate for the benefit of creditors?	<input type="checkbox"/>	<input type="checkbox"/>
Have you ever been shareholders or officers of any company of which a manager, receiver or liquidator has been appointed?	<input type="checkbox"/>	<input type="checkbox"/>
Have you had any judgements or other legal proceedings against you for non payment of a debt?	<input type="checkbox"/>	<input type="checkbox"/>
Have you ever been registered with a credit reporting agency as in default?	<input type="checkbox"/>	<input type="checkbox"/>
Are you the director or shareholder of any companies?	<input type="checkbox"/>	<input type="checkbox"/>
<b>I/we acknowledge that I am/we are subject to the liabilities and restrictions imposed by relevant legislation and the Constitution of the Credit Union and declare that the answers to the questions in this application are complete and correct.</b>		
X _____ Signature of Applicant 1	X _____ Signature of Applicant 2	
_____ Print Name	_____ Print Name	
Date            /            /	Date            /            /	

## LIFE, DISABILITY, UNEMPLOYMENT AND TRAUMA INSURANCE

We are able to offer insurance cover on our loans at very competitive rates to suit your individual requirements. A Credit Union representative will contact you to discuss your options. I/We may be contacted on _____ Best time _____
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## APPLICATION CHECKLIST

Proof of income and confirmation of assets and debts to be submitted with applications:	<input checked="" type="checkbox"/>
• Copies of your two most recent payslips or a letter from your employer confirming your employment status and income	<input type="checkbox"/>
• Self employed applicants; copies of tax returns, profit and loss statements and tax assessment notices for the last two years	<input type="checkbox"/>
• Recent home loan statement and/or rent receipts	<input type="checkbox"/>
• Copy of council rates notice for any property owned by you	<input type="checkbox"/>
• Recent statements of any other debts (car loan/personal loans etc)	<input type="checkbox"/>
• Recent credit card and/or store account statements	<input type="checkbox"/>
• Copy of current home and car insurance policies	<input type="checkbox"/>
• Copy of latest superannuation statement	<input type="checkbox"/>

## PERMISSION TO OBTAIN AND DISCLOSE CREDIT AND PERSONAL INFORMATION

### What information can be disclosed?

The Privacy Act allows us and other applicable persons to disclose **credit information** about the applicant and any guarantor referred to in this application (**you**) relating to this application, including:

- details to identify you and verify your identity, such as your name, sex, date of birth, current and 2 previous addresses, your current and last known employer, and your driver's licence number
- the fact that you have applied for credit and the amount or that we are a current credit provider to you, or that you have agreed to be a guarantor
- advice that payments previously notified as unpaid are no longer overdue
- information about your current or terminated consumer credit accounts and your repayment history
- payments overdue for at least 60 days and for which collection action has started
- cheques for more than \$100 drawn by you which have been dishonoured more than once
- in specified circumstances, that in our opinion you have committed a serious credit infringement
- the fact that credit provided to you by us has been paid or otherwise discharged, and:
  - other information about credit standing, worthiness, history or capacity that credit providers can disclose under the Privacy Act, including a credit report
  - Your sensitive information (e.g., membership of a professional or trade association) may also be disclosed where relevant to this application

### Who can give or obtain information?

Pulse Credit Union Limited

The Credit Providers mentioned below may:

- obtain a commercial and consumer credit report containing information about you from a credit reporting body
- exchange credit information about you with each other, and
- exchange credit information about you with any credit reporting body and any other provider of credit to you named in your credit application or a credit report from a credit reporting body.

**Credit Providers** can mean:

- us
- our related companies
- any introducer, dealer or broker referred to in the loan application
- any agent or contractor of ours assisting in processing the loan application

In addition, in connection with assessing your loan application, administering your loan or collecting unpaid amounts under your loan, we may give information to:

- external service providers to us, such as organisations which we use to verify your identity, payment systems operators, mailing houses and research consultants
- insurers and re-insurers, where insurance is provided in connection with our services to you
- superannuation funds, where superannuation services are provided to you
- debt collecting agencies, if you have not repaid a loan as required
- our professional advisors, such as accountants, lawyers and auditors

- state or territory authorities that give assistance to facilitate the provision of home loans to individuals
- other credit providers and their professional advisors
- your representative, for example, lawyer, mortgage broker, financial advisor or attorney, as authorised by you, or
- government and regulatory authorities, if required or authorised by law

### Important information about credit reporting bodies

If you apply for any kind of credit, we may disclose information to a credit reporting body. Specifically, we may disclose information to or collect information from Veda Advantage, whose privacy policy is at [www.veda.com.au](http://www.veda.com.au).

"Credit pre-screening" is a service for credit providers wishing to send direct marketing material about credit services. A credit reporting body uses information it holds to screen out individuals who do not meet criteria set by the credit provider. Credit reporting bodies must maintain a confidential list of individuals who have opted out of their information being used in pre-screening. To opt-out of credit pre-screening, contact the credit reporting body, using the contact details on their websites referred to above. You can also ask a credit reporting body not to use or disclose your personal information for a period if you believe on reasonable grounds that you have been or are likely to be a victim of fraud, including identity fraud.

### When can information be obtained, used or disclosed?

This information can be obtained, used or disclosed by the Credit Providers before, during or after the provision of credit, for the various purposes identified in the Privacy Act including:

- assessing your application for consumer or commercial credit or to be a guarantor for the applicant, assessing your credit worthiness, managing your loan or the arrangements under which your loan is funded or collecting overdue payments
- to allow a credit reporting body to create or maintain a credit information file about you, and
- if you are in default under a credit agreement, notifying, and exchanging information with, other credit providers and any collection agent of ours.

We will not disclose your personal information overseas.

### Disclosure to insurers and guarantors

A lenders' mortgage insurer or a registered trade insurer may obtain a consumer credit report about you from a Credit Provider or from a credit reporting body to assess whether to provide lenders' mortgage insurance to us in relation to an application for consumer credit, or whether to provide trade insurance to us in relation to an application for commercial credit.

The Credit Providers may give a guarantor, or a person who is considering becoming a guarantor, credit information about you for the purpose of enabling the guarantor to decide whether to act as guarantor or to keep informed about the guarantee.

### Security and privacy policy

We take all reasonable steps to ensure that all your personal information held by us is protected from misuse, interference and loss, and from unauthorised access, disclosure or modification.

Our Privacy Policy ([www.pulsecredit.com.au/pulse/privacy.html](http://www.pulsecredit.com.au/pulse/privacy.html)) provides additional information about how we handle your personal information. It sets out how you can ask for access to personal information we hold about you and seek correction of that information. It also explains how you can complain about a breach of the Privacy Act or the Credit Reporting Code of Conduct, and how we will deal with your complaint.

### Marketing preferences

The Credit Providers may use, and share with each other, information about you to inform you about products and services (unless you ask us not to). The Credit Providers may do so even if you are on the Do Not Call Register.

### Acknowledgment

By signing this application, you acknowledge having read and understood this permission to obtain and disclose information. You authorise the persons and organisations named above to give and obtain the information in the ways specified above until the credit is repaid in full.

Name _____ Signature _____ Date _____ Applicant / Guarantor / Account Signatory / Authorised Representative of Corporate Applicant / Corporate Guarantor	Name _____ Signature _____ Date _____ Applicant / Guarantor / Account Signatory / Authorised Representative of Corporate Applicant / Corporate Guarantor
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