

# LOAN APPLICATION

- ✓ FAST APPROVAL WITHIN **24 HOURS**
- ✓ **GREAT RATES & FRIENDLY SERVICE**

**Just complete & return this application**  
or call **1300 362 216** and apply over the phone



# RAILWAYS CREDIT UNION LOAN APPLICATION

If you are unsure of the exact amount you require and the amount on your loan application is only an estimate, please clearly state this.

<b>Membership Number:</b>	Purpose of Loan/Overdraft:
Increase <b>EXISTING Loan</b> by the amount of \$	to equal total debt of \$
Increase <b>EXISTING Overdraft</b> by the amount of \$	to equal total limit of \$
Or <b>NEW Loan</b> amount \$	
Or <b>NEW Overdraft</b> amount \$	
Is the amount required wholly or predominantly for personal, domestic or household purpose? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Visa card(s) required for <input type="checkbox"/> Borrower <input type="checkbox"/> Spouse/Co-borrower	
Preferred Term _____ mths with fortnightly repayment \$	

	Borrower	Spouse/Co-borrower
Have you ever been bankrupt or insolvent?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you ever entered into a scheme of arrangement with creditors under the Bankruptcy Act?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are there any judgments, garnishees or other legal proceedings against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you a guarantor for another loan?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you currently have an interest free loan?	<input type="checkbox"/> Yes <input type="checkbox"/> No	If so, when does the interest free period expire?
Have you been unemployed in the past 5 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

	Borrower Details		Details of Spouse/Co-Borrower (if assets/debts in both names)	
	Surname	Title	Surname	Title
Given Names				
Date of Birth	Driver's Licence	Driver's Licence		
Residential Address				
	Postcode	Years of Residence	Postcode	Years of Residence
Residential Status	<input type="checkbox"/> Owner <input type="checkbox"/> Buyer <input type="checkbox"/> Rent <input type="checkbox"/> Board <input type="checkbox"/> Other		<input type="checkbox"/> Owner <input type="checkbox"/> Buyer <input type="checkbox"/> Rent <input type="checkbox"/> Board <input type="checkbox"/> Other	
Postal Address				
	Postcode		Postcode	
Previous Residential (if less than 5 Yrs)				
	Postcode	Years of Residence	Postcode	Years of Residence
Marital Status	No. of Dependent Children		No. of Dependent Children	
Ages of Children				
Telephone Number	Private	Day	Private	Day
Employer's Name				
Employer's Address				
	Postcode		Postcode	
Supervisor's Name				
Supervisor's Phone				
Occupation	Years of Service		Years of Service	
Status	<input type="checkbox"/> Perm <input type="checkbox"/> P/t <input type="checkbox"/> Contract		<input type="checkbox"/> Perm <input type="checkbox"/> P/t <input type="checkbox"/> Contract	
	Hrs per week		Hrs per week	
Previous Employer (if less than 5 Yrs)	Years of Service		Years of Service	
Previous Occupation (if less than 5 Yrs)				

Details of a Relative not living with you		Details of a Relative not living with you		
Surname	Title	Surname	Title	
Given Names				
Their relationship to you				
Telephone Number	Private	Day	Private	Day
Address				

Assets	Value	Liabilities	To whom owed	Fortnightly Payment	Amount Owing/Limit	Description of your vehicle
House	\$	1st Mortgage				Year
Other Real Estate	\$	2nd Mortgage				
Household Contents	\$	Loan				Make
Motor Vehicle	\$	Loan				
Credit Union Deposits	\$	Credit card/Overdraft				Model
Other Deposits	\$	Rent/Board Paid to				
Other Assets	\$	Other loan/debts				
Total	\$	Total		\$	\$	

**INCOME****Fortnightly**

Take Home Pay

Social Security

Other Income (specify)

**Total Income****Borrower**

ATTACH YOUR LAST TWO PAY SLIPS

\$
\$
\$

**Spouse/Co-Borrower**

ATTACH YOUR LAST TWO PAY SLIPS

\$
\$
\$

**IMPORTANT NOTICE OF APPLICANT(S) FOR CREDIT***Please read carefully.***(Section 18E (c) Privacy Act 1988)****The Credit Union may give information about you to a credit reporting agency, but only limited kinds of information allowed by the Privacy Act 1988 (Commonwealth). This includes:**

- identity particulars – this only includes your name, sex, date of birth, current known address, two immediately previous addresses, your current or last known employer, and your driver's license number;
- the fact that you have applied for credit and the amount;
- the fact that the Credit Union is a current credit provider to you;
- payments overdue for more than 60 days, when the Credit Union has taken steps to recover;
- advice that payments are no longer overdue;
- the opinion of the Credit Union that you have committed a serious credit infringement; (i.e. acted fraudulently or shown an intention not to comply with your credit obligations);
- this information may be given before, during or after the provision of credit to you.

**National Privacy Principles**

- (a) The information we ask you to supply will enable us to assess your ability to repay a loan, prepare loan documentation and allow us to update our records. We will not be able to do this if the information is not supplied. The information may be disclosed to Insurance Companies, Credit Reporting Agency, Mortgage Insurers, Valuers, Solicitors, Settlement and Lodgement Agents, all guarantors or to any credit provider named on your application or in a credit report. Information about you may also be disclosed to a person referred to in this application if we need to locate you in the future. Subject to the Privacy Act 1988, you may access personal information that we hold about you at any time by asking us.
- (b) If you supply us with personal information about another person (for example, a referee) you must be authorised to do so and you agree to inform that person who the Credit Union is, that the Credit Union will use and disclose their personal information for the purposes of assessment of your loan application and to locate you if necessary at any time in the future. You will also inform them that they can gain access to that information.

**STATEMENT BY APPLICANT(S) FOR CREDIT****1. Giving information to a Credit Reporting Agency (Section 18E(8) (c) Privacy Act 1988).**

The Credit Union has informed me that it may give certain personal information about me to a credit reporting agency. I understand that the Credit Union can only give limited kinds of information, which are set out in the Privacy Act 1988 and are listed above.

**2. Exchanging information With Other Credit Providers (Section 18N(1) (b) Privacy Act 1988).**

I agree to the Credit Union checking personal information about me with any credit provider named in my credit application, and with other credit providers that may be named in a credit report issued by a credit reporting agency, for any of the following purposes:

- to assess my credit worthiness
- to assess an application by me for credit
- to notify a default to me
- the collection of overdue payments
- to help me avoid defaulting on my credit obligation

I understand that this information can include any information about my credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to give or receive from each other under the Privacy Act 1988.

**3. Access to Commercial Credit Information (Section 18L(4) Privacy Act 1988).**

In order to assess my application for credit, I consent to the Credit Union, obtaining a report containing information about my commercial activities or commercial credit worthiness, from a business which provides information about commercial credit worthiness of persons.

**4. Disclosure of Information necessary for Funding Mortgage Credit by Securitisation (Section 18N(1) (bg) (ga) Privacy Act 1988).**

If the Credit Union proposes to arrange the funding for the credit I am applying for by means of an arrangement involving mortgage securitisation, I consent to the Credit Union disclosing any report of information about my credit worthiness, credit standing, credit history or credit capacity, whether in a written or other form to persons or bodies involved in funding mortgage credit by means of securitisation, directly or indirectly through other persons or bodies so involved, in order to enable those persons or bodies to perform tasks which are necessary in the funding and management of the mortgage credit by such means.

**5. Access to Consumer Credit Information for a Commercial Credit Application (Section 18K(1) (b) Privacy Act 1988).**

If my application is for commercial credit, I consent to the Credit Union, in order to assess my application, obtaining from a credit reporting agency a credit report about me containing consumer credit information.

**6. Information to Prospective Guarantor**

I/we consent to the credit union disclosing any information and providing copies of any documents relating to my/our loan or application to any person who is a guarantor or prospective guarantor of a loan to me/us.

**7. Obtaining Information from your employer**

I/we agree that Railways Credit Union Limited may contact my current and/ or past employer/s to confirm income and other details, such as employment conditions, which are necessary in order to process this credit application.

NAME (Please Print)

NAME (Please Print)

SIGNATURE

DATE

SIGNATURE

DATE

## **YOUR CHECKLIST TO ENSURE A PROMPT REPLY**

- Given a purpose for your application on page 2?
- Completed the Assets and Liabilities section on Page 2?
- Completed the Income section ( including rent if applicable) on page 3?
- Provided 2 of your most recent payslips for each applicant?
- SIGNED the application where required on page 3?

We can help you arrange insurance for your home, contents and car. It's fast and easy to obtain over the phone because NO written application or signature is required. PLUS you have the choice of annual or pay-by-the-month premiums at no extra cost!

### **This completed application can be**

**Mailed to:** Railways Credit Union, G.P.O. Box 648, Brisbane Qld. 4001

**Faxed to:** (07) 3221 1672 or 81 2340 (Rail)

**Taken to:** Member Service Centre on the Concourse at Brisbane Central Station.



**ABN: 91 087 651 090 AFSL No: 234536**