

## Checklist

### ALL APPLICATIONS

- Two payslips less than one month old (if payslip does not contain ABN, evidence of salary crediting must be provided)
- Latest Payment Summary or Full Taxation Return (last two years Group Certificate or Full Tax Returns required if less than 12 months in current job)
- Rates notice for all properties owned

### IN ADDITION TO THE ABOVE, IF IT IS A:

#### HOME LOAN - NEW PURCHASE APPLICATION

- Front page of the Contract of Sale/Contract Note (must show purchase price, finance date and settlement date)
- Evidence of funds to complete the purchase of the property
- Statutory Declaration stating that funds being gifted are non-repayable (if applicable), including a statement confirming the funds are available
- Last three months bank statements confirming genuine savings pattern (loans involving Lenders Mortgage Insurance)
- Completed application for First Home Owner Grant (if applicable)

#### HOME LOAN - INVESTMENT PROPERTY APPLICATION

- Letter/statement from real estate agent confirming proposed/existing rental income or lease agreement

#### HOME LOAN - REFINANCE APPLICATION

- Last six months statements of loans being refinanced
- Last three months statements for credit/store cards being refinanced

#### HOME LOAN - CONSTRUCTION LOAN APPLICATION

- Fixed price building contract/quote/tender, PLUS
- Proposed building plans and specifications

This application is a pre-offer enquiry about the availability of a loan or a continuing credit facility

## TYPE OF LOAN

Car loan  Personal loan  Overdraft  Home loan Preferred term:  yrs Amount of loan: \$

## APPLICANT 1 - DETAILS

Member number:   
 Title: Surname:   
 Given names:  Date of birth:   
 Phone - Home:  Mobile number:   
 Email:   
 Driver's licence number:  State:  Expiry date:   
 Permanent Australian resident? .....  Yes  No  
 Married  De Facto  Single  Other:   
 Age of dependants (years):

## RESIDENTIAL DETAILS

Current address:   
 Suburb:  State:  Postcode:   
 Postal address (if different from residential address):   
 Suburb:  State:  Postcode:   
 Home owner  Renting Time at current address:  
 Buying  Boarding  yrs  mths  
 Other (specify):   
 Previous address (if less than 3 years at current address):   
 Suburb:  State:  Postcode:   
 Time at current address:  yrs  mths

## EMPLOYMENT DETAILS

Full-time  Part-time  Self employed  Other:   
 Occupation / Job title:  Employer's name:   
 Employer's address:   
 Suburb:  State:  Postcode:

## APPLICANT 2 - DETAILS

Member number:   
 Title: Surname:   
 Given names:  Date of birth:   
 Phone - Home:  Mobile number:   
 Email:   
 Driver's licence number:  State:  Expiry date:   
 Permanent Australian resident? .....  Yes  No  
 Married  De Facto  Single  Other:   
 Age of dependants (years):

## RESIDENTIAL DETAILS

Current address:   
 Suburb:  State:  Postcode:   
 Postal address (if different from residential address):   
 Suburb:  State:  Postcode:   
 Home owner  Renting Time at current address:  
 Buying  Boarding  yrs  mths  
 Other (specify):   
 Previous address (if less than 3 years at current address):   
 Suburb:  State:  Postcode:   
 Time at current address:  yrs  mths

## EMPLOYMENT DETAILS

Full-time  Part-time  Self employed  Other:   
 Occupation / Job title:  Employer's name:   
 Employer's address:   
 Suburb:  State:  Postcode:

Please send completed form and any supporting documentation to:

GPO Box 2219 Brisbane Q 4001 |  1800 753 377 |  07 3221 5169 |  info@queenslanders.com.au |  www.queenslanders.com.au

**EMPLOYMENT DETAILS (Applicant 1 cont.)**

Phone - Work:  Time at current employment:  yrs  mths

Previous employer's name (if less than 3 years in current job):

Position held:  Time at previous employment:  yrs  mths

**REFERENCE (Nearest relative not living with you)**

Name:

Address:

Suburb:  State:  Postcode:

Relationship:  Phone number:

**INCOME DETAILS**

Base salary:  \$

Other income:  \$

\$

**Total:** \$

**APPLICANT DETAILS****Assets - What you own (combined total of ALL borrowers)**

Property address:

Estimated value: \$

Other property address:

Estimated value: \$

Motor vehicle(s) - Make, model and year:  Estimated value:

\$

\$

Savings / Investments - institution:  Balance:

\$

\$

\$

\$

Other assets:  Estimated Value:

\$

\$

\$

\$

**Total Assets:** \$

Details / Address of security offered (if required):  Estimated Value:

\$

\$

**EMPLOYMENT DETAILS (Applicant 2 cont.)**

Phone - Work:  Time at current employment:  yrs  mths

Previous employer's name (if less than 3 years in current job):

Position held:  Time at previous employment:  yrs  mths

**REFERENCE (Nearest relative not living with you)**

Name:

Address:

Suburb:  State:  Postcode:

Relationship:  Phone number:

**INCOME DETAILS**

Base salary:  \$

Other income:  \$

\$

**Total:** \$

**Liabilities - What you owe (combined total of ALL borrowers)**

Existing mortgages - lender:	MONTHLY PAYMENTS	BALANCE OWING
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Rent (if applicable):	\$ <input type="text"/>	
Personal loans - lender:		
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Overdraft/s - lender:	CREDIT LIMIT	
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Credit/Store cards:	CREDIT LIMIT	
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Other liabilities/Contract commitments - who with:		
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Total Monthly Repayments:	\$ <input type="text"/>	
<b>Total Liabilities:</b>	\$ <input type="text"/>	

Do you plan to pay-out any of the debts listed above with the funds from this loan?  
 Details:

Please send completed form and any supporting documentation to:

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Do you regard this loan as being for business, commercial or non-residential investment purposes? .....  Yes  No

Purpose of loan (e.g. buying home, refinancing, holiday, etc.):


	APPLICANT 1	APPLICANT 2
Has any applicant ever been declared bankrupt, had legal action taken against them for the recovery of a debt, made an arrangement with creditors, had property repossessed or wage and salary garnished? .....	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

Is any applicant a guarantor for another person's performance of a contract? .....	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
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If Yes, please give details:

## COLLECTION AND DISCLOSURE OF PERSONAL INFORMATION

This statement must be read by each applicant. By signing this form, you agree that Queenslanders Credit Union (Queenslanders) may collect, use and disclose your personal information.

### What information can be disclosed?

The Privacy Act allows Queenslanders Credit Union Ltd ('we', 'us', 'our') ABN 85 087 651 063 and other applicable persons to disclose personal information about you when related to the primary purpose for which it was collected. In connection with providing credit to you, personal information may include credit information, such as:

- 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;
- 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.

### Why do we obtain information?

Before, during or after the provision of our products and services to you, we may obtain your personal information for the purpose of providing products and services to you and managing our business. When providing credit to you, this may include 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.

If you do not provide us with the personal information that we request, we may not be able to consider your application for credit or provide other services.

### Who can give or obtain information?

For the purpose of providing products and services to you and managing our business, we may give information to:

- External service providers to us, such as organisations that 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.

In addition, in connection with providing credit to you, we may:

- Obtain a commercial and consumer credit report containing personal information about you from a credit reporting body;
- Obtain personal information about you from your employer and any referees that you may provide; 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.

### Overseas disclosures

We may disclose your personal information overseas. However, if we do disclose this information outside Australia, we will do so on the basis that the information will be used only for the purposes set out in this document.






### Important information about credit reporting bodies

If you apply for or hold any kind of credit with us, we may disclose information to a credit reporting body. That includes disclosing that you are in default under a credit agreement or have committed a serious credit infringement, if that is the case. (Specifically, we may disclose information to or collect information from Veda Advantage, whose privacy policy and contact details are at [www.veda.com.au](http://www.veda.com.au).) Credit reporting bodies collect credit information about individuals, which they provide as credit reports to credit providers and others in the credit industry to assist them in managing credit risk, collecting debts and other activities.

"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 website.

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.

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## COLLECTION AND DISCLOSURE OF PERSONAL INFORMATION (CONTINUED)

### Disclosure to insurers and guarantors

#### Lenders mortgage and trade insurers

In connection with providing credit to you, a lenders mortgage insurer or a registered trade insurer may obtain credit information 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.

#### Guarantors

In connection with providing credit to you, we 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.

#### Personal information about third parties

You represent that, if at any time you supply us with personal information about another person (for example a referee), you are authorised to do so; and you agree to inform that person who we are, how to contact us, how to obtain our Privacy Policy, and that we will use and disclose their personal information for the purposes set out in this Permission and that they can gain access to that information.

#### Electronic verification

Under the AML/CTF Act, we can disclose your name, residential address and date of birth to a credit reporting body. The purpose of this disclosure is to ask the credit reporting body to assess whether the personal information disclosed matches (in whole or part) personal information about you held in their records (if any). This electronic verification process helps us to verify your identity.

The credit reporting body may prepare and provide us with an assessment by using the personal information about you and the names, residential address and dates of birth contained in its records about other individuals.

If you do not consent to us verifying your identity by electronic verification, we will provide you with an alternate verification process to identify you. If this is the case, please contact us on 1800 753 377 for further information.

### Security, privacy policy, and marketing preferences

#### Security

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

#### Privacy Policy

Our Privacy Policy (available at [www.queenslanders.com.au](http://www.queenslanders.com.au)) 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 Privacy Code, and how we will deal with your complaint. We will give you a copy of our Privacy Policy on request.

#### 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.

## DECLARATION

Any person providing information to us in connection with this application but who does not sign this form must sign a separate Privacy Consent form if requested by us.

By signing this application, I/we:

- Undertake to bear all cost including any valuation and/or legal expenses incurred by Queenslanders in respect to this application whether or not the application proceeds to settlement;
- Confirm that I/we have read the section 'Collection and Disclosure of Personal Information' and agree that Queenslanders may collect, use and disclose my/our personal information as set out in this section;
- Declare that I/we have not been convicted of a financial crime or classified as a politically exposed person(s); and
- Declare that the information given in connection with this application is true, correct and complete.

**Warning:** Under the National Credit Code it is an offence to make a false or misleading representation that is material to the decision of Queenslanders Credit Union to approve this application. Significant penalties apply.

Applicant 1:

Date:

Signature

Applicant 2:

Date:

Signature

Please send completed form and any supporting documentation to:

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📍 Your local branch | 👤 Your Personal Banking Consultant