

## Internet Loan Application

### 4 Quick Steps to get an answer on your Loan Application

1. Complete the application form (p. 2-5).
2. Attach all relevant documentation (see p.5).
3. Send the completed form and documentation to us:

By Fax: (07) 3114 5095

By Post: Queensland Professional Credit Union  
Loans Department  
PO Box 12140  
George Street QLD 4003

Or hand the form in to our Head Office between 8:30-4:30pm Monday- Friday:  
Level 1  
85 George Street  
(Cnr George & Mary)  
Brisbane QLD 4000

4. We will process your application and advise you of the outcome.  
Once we receive your application, we will contact you to discuss your loan requirements and obtain any further information required. Following this, we will promptly provide you with a decision and discuss the next steps involved in the loan application process.

If you require any assistance during the application process, please contact us:

Loans Department: (07) 3114 5099  
Free Call: 1800 172 054.  
Fax: (07) 3114 5095.  
Email: [contact@qldprofcu.com.au](mailto:contact@qldprofcu.com.au)

## Loan Application

For details on Interest Rates, Full Product Descriptions and Terms and Conditions, please contact our Loans Department on (07) 3114 5099 or visit [www.qldprofcu.com.au](http://www.qldprofcu.com.au).

Member No. \_\_\_\_\_

Office Use Only  
Consumer  
Loan Type: L \_\_\_\_\_

Loan No. \_\_\_\_\_  
Non-Consumer  
Loan Type: \_\_\_\_\_

Applicant / Prime Member			Joint Applicant		
Surname Dr Mr Mrs Miss Ms			Surname Dr Mr Mrs Miss Ms		
Given Names			Given Names		
Other commonly known names (if any)			Other commonly known names (if any)		
Date of Birth		Driver's Licence No.	Date of Birth		Driver's Licence No.
Home Address			Home Address		
Postcode			Postcode		
Telephone (H)			Telephone (H)		
Length of Residence		Yrs Mths	Length of Residence		Yrs Mths
Postal Address			Postal Address		
Postcode			Postcode		
Employment Details			Employment Details		
Employer			Employer		
Work Address			Work Address		
Postcode			Postcode		
Telephone (W)		Payroll No	Telephone (W)		Payroll No
Occupation		Permanent/Temporary/Casual?	Occupation		Permanent/Temporary/Casual?
How long have you worked with this employer?		Yrs Mths	How long have you worked with this employer?		Yrs Mths
Previous Employer (if period of employment with current employer under 3 years)			Previous Employer (if period of employment with current employer under 3 years)		
How long did you work with this employer?		Yrs Mths	How long did you work with this employer?		Yrs Mths
Previous Work Address			Previous Work Address		
How many persons are dependent on your income?			How many persons are dependent on your income?		

Residential Status	References
<input type="checkbox"/> A Home Owner <input type="checkbox"/> Buying Your Home <input type="checkbox"/> Renting <input type="checkbox"/> Boarding Previous Residential Address (if under 3 years at current address)	Nearest Relative not living with you: Name Telephone Address Relationship Personal Reference: Name Telephone Address
How long did you live at this address?                      Yrs                      Mths	

Purpose of Loan	Loan Particulars
Preferred repayments \$ _____ weekly, fortnightly, monthly	Amount required this loan \$ _____
Quoted Interest Rate _____ % p.a.	Current Loan Balance (if adding to existing loan) \$ _____
	Total Amount Required \$ _____
	Repayable over _____ years

Real Estate Purchases- Additional Information	
Property Address _____ Postcode _____	(Attach a copy of contract)
<input type="checkbox"/> House <input type="checkbox"/> Unit <input type="checkbox"/> Townhouse <input type="checkbox"/> Land Purchase Price \$ _____	Is this your first home? <input type="checkbox"/> Yes <input type="checkbox"/> No   Expected Rental \$ _____ Will you live in this property? <input type="checkbox"/> Yes <input type="checkbox"/> No   per _____ Is this property to be rented? <input type="checkbox"/> Yes <input type="checkbox"/> No

# Privacy Protection of Information- Application for Credit

## IMPORTANT NOTICE TO APPLICANT(S) FOR CREDIT [SECTION 18E(8)(C) PRIVACY ACT 1988]

The Credit Union may give information about you to a credit reporting agency for the following purposes:

- To obtain a consumer credit report about you, and/or
- Allow the credit reporting agency to create or maintain a credit information file containing information about you.

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 licence number;
- The fact that you have applied for credit and the amount;
- The fact that the Credit Union is a credit provider to you;
- Payments overdue for at least 60 days, when the Credit Union has taken steps to recover;
- Advice that payments are no longer overdue;
- Cheques for an amount greater than \$100, drawn by you which have been dishonoured more than once;
- The opinion of the Credit Union that you have committed a serious credit infringement;
- When the credit provided to you has been discharged;
- Court judgements or bankruptcy orders made against you.

This information may be given before, during or after the provision of credit to you.

## STATEMENT BY APPLICANT(S) FOR CREDIT

Please read carefully before signing. When more than 1 applicant, each applicant to sign.

### 1. Type of Credit (*TICK WHICH BOX APPLIES*)

The Credit I am applying for is:

- Wholly or primarily for a domestic, family or household purpose (consumer credit); or
- Wholly or primarily for another purpose (commercial credit).

### 2. 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 examples of which are listed above.

### 3. 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 reporting agency, for any of the following purposes:

- To assess my creditworthiness;
- To assess an application by me for credit;
- To help me avoid defaulting on my credit obligations;
- To notify a default by me;
- The collection of overdue payments.

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.

### 4. Access to Commercial Credit Information [section 18L(4) Privacy Act 1988]

For the purpose of assessing my application for consumer 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 the commercial credit worthiness of persons.

### 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.

Full Name of Individual(s) giving his/her consent

Signature(s)

Date

(Prime Member)

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(Joint Member)

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Financial Details			
Liabilities (Details of what you owe)			Assets (Details of what you own)
<b>Home Loan</b>			Home <input type="checkbox"/> Owned Solely <input type="checkbox"/> Owned Jointly
Name of Lender	Original Amount Borrowed	Amount Now Owing	Present Value
	\$	\$	
<b>Investment Loan</b>			Name of Joint Owner
Name of Lender			\$
	\$	\$	
<b>Other Mortgage Loan</b>			<b>Other Real Estate</b>
Name of Lender			Address
	\$	\$	\$
			Address
	\$	\$	\$
<b>Personal Loan/s</b>			<b>Vacant Land</b>
Name of Lender			Address
	\$	\$	\$
<b>Credit Cards (include even if balance is nil)</b>			<b>Accounts (Credit Unions, Banks, etc)</b>
Issuer	Card Type	Credit Limit	Organisation
		\$	\$
		\$	\$
Issuer	Card Type	Credit Limit	Organisation
		\$	\$
		\$	\$
<b>Store Cards (include even if balance is nil)</b>			
Issuer		Credit Limit	
		\$	\$
Issuer		Credit Limit	
		\$	\$
		\$	\$
<b>Overdrafts or Line of Credit</b>			
Name of Lender		Limit	
		\$	\$
<b>Leases</b>			
Name of Lender		Original Amount Borrowed	
		\$	\$
		\$	\$
<b>All Other Debts (include any other joint borrowings with another person or any guarantees for any other person)</b>			
Details			\$
Details			\$
<b>Total Liabilities</b>			\$

Income (show amount per fortnight)			Expenditure
<b>Pay (attach payslips)</b>			<b>Payments/Spending Budget</b>
	Gross Pay	After Tax Pay	<b>Loans</b>
Applicant	\$	\$	Residential Mortgage
Joint Applicant	\$	\$	Investment Mortgage
<b>Other Income (please attach evidence)</b>			Other Mortgage
	Gross Income	Net Income	Personal Loan
Rental Income	\$	\$	Credit Cards
	\$	\$	Store Cards
	\$	\$	Overdraft or Line of Credit
<b>Self Employed Applicants (attach financial statements)</b>			Leases
	Net Profit	After Tax Profit	<b>Total Loan Repayments</b>
	\$	\$	Rent
<b>Other Income (please attach evidence)</b>			<b>Other Expenses</b>
	Net Profit	After Tax Profit	Insurance (Life, Health, Home, Car)
	\$	\$	Rates (Council, Water, etc)
<b>Total Income per fortnight</b>			Education (School Fees, Books, etc)
		\$	General Living & Personal (see note opposite)
		\$	<b>Total Payments per fortnight</b>
		\$	\$

Note	Additional Information
It is important to produce evidence of income, for example, payslips, or for self employed applicants, copies of the latest financial statements. Also attach copy of rate notice/s as evidence of property ownership. For Real Estate purchases, attach a copy of the contract of sale. General Living and Personal expenditure should include Entertainment, Food, Vehicle Registration and Running Costs, Clothing and Other Expenses.	_____
	_____
	_____
	_____

## Savings Instructions

- I/we wish to make arrangements for my full net pay to be credited to the Credit Union
- I/we wish to have a part payroll deduction of \$\_\_\_\_\_ credited to my savings account, in addition to my loan repayment.

## Repayment Instructions

- I/we wish to make repayments by:  Part Payroll deduction  
 Transfer from my Queensland Professional Credit Union Savings Account No. \_\_\_\_\_

## Loan Funding Instructions

- |  |  |          |
|--|--|----------|
| <input type="checkbox"/> Internal transfer to my/our Savings A/C No. _____     | <input type="checkbox"/> Paid by Credit Union cheque in favour of: |          |
| <input type="checkbox"/> Disbursed in terms of my/our/Solicitor's instructions |  | \$ _____ |
| (Real Estate Purchases)  |  | \$ _____ |
| My/our Solicitor is _____  |  | \$ _____ |
| Telephone _____  |  | \$ _____ |

## General Information

The unsecured loans of all eligible Members are insured by the Credit Union's Loan Protection Insurance Policy in the event of death only. In the case of a joint loan, the first named borrower on the Loan Contract will be deemed to be the Eligible Member. This insurance is subject to the terms and exclusions of the Policy, a copy of which will be provided to Members.

For Mortgage Secured Loans, if we do not approve the loan or if we approve but you fail to proceed, you agree to pay us any valuation fees or legal fees on preparation of security.

Signature of Applicant \_\_\_\_\_ Signature of Joint Applicant \_\_\_\_\_

Please ensure Privacy Consent on Page 2 is signed and that all sections are completed and copies of required information are attached to enable your application to be processed without delay.

I Would Prefer To Be Contacted (Monday to Friday)	Phone Number
<input type="checkbox"/> Morning (8:30am – 12pm)	
<input type="checkbox"/> Lunch (12pm-2pm)	
<input type="checkbox"/> Afternoon (2pm-4:30pm)	
	Email Address
<input type="checkbox"/> By Email	

### Have you attached the required documentation?

- Recent Payslips
- Real Estate Purchase Contract of Sale
- Financial Statements  
(for self-employed applicants)
- Proof of Other Income
- Rates Notices

If you have any questions, please contact our experienced loans team:

Loans: (07) 3114 5099  
 Free Call: 1800 172 054  
 Fax: (07) 3114 5095  
 Email: [contact@qldprofcu.com.au](mailto:contact@qldprofcu.com.au)

Once you have completed this form and attached all relevant documentation, please send to:

Mail: PO Box 12140, George Street, Brisbane QLD 4003.  
Fax: (07) 3114 5095  
Head Office: Level 1, 85 George Street (Cnr George & Mary), Brisbane QLD 4000.