

Sutherland Shire Council Employees' Credit Union Ltd
A.B.N. 91 087 650 717
Privacy Statement And Consent

This statement must be read and signed by each individual applying for a product from the credit union and by each individual who provides personal information to the credit union in connection with the application for the product (for example, a guarantor or nominated account signatory). By signing this statement you agree to its terms.

This statement explains how Sutherland Shire Council Employees' Credit Union Ltd, A.B.N. 91 087 650 717 (the "Credit Union"/we) collects, uses and discloses personal information. Personal information is information about and which identifies individuals, including for example, an individual who is an applicant and an individual who may simply be referred to in the application (such as a referee, guarantor or nominated account signatory). It includes information obtained from any source and, in respect of individual loan applicants and guarantors (if any), includes anything about credit worthiness, standing, history and capacity which, under or in accordance with the Privacy Act 1988, may lawfully be exchanged. We will not use or disclose information collected about you otherwise than for a purpose set out in this statement, a purpose you would reasonably expect, a purpose required or authorised by law, or a purpose otherwise disclosed to, or authorised by you.

1/ Purposes for which we collect and use personal information

- (a) You agree that personal information about you which may at any time be provided to us in connection with the facility for which application is made may be held and used by us to assess and process the application, to establish, provide and administer the facility and to execute your instructions.
- (b) You agree that, in assessing an application for credit or, if relevant, in assessing whether to accept you as a guarantor, we may seek and obtain personal information about you from a credit reporting agency or another financial institution and may give personal information about you to another financial institution.
- (c) You also agree that we may hold and use personal information about you, which may at any time be provided to us in connection with the facility for which this application is made, for the purposes (as relevant) of:-
- Considering any other application you may make to us;
 - Complying with legislative and regulatory requirements;
 - Performing administrative functions, including accounting, risk management, record keeping, archiving, systems development, credit scoring and staff training;
 - Managing or rights and obligations in relation to external payment systems;
 - Conducting market or customer satisfaction research;
 - Developing, establishing and administering alliances and other arrangements (including rewards programs) with other organisations in relation to the promotion, administration and use of our respective products and services;
 - Developing and identifying products and services that may interest you; and
 - (unless you ask us not to) providing you with information about other products and services.
- (d) I understand Sutherland Shire Council Employees' Credit Union Ltd will collect personal information from me as required by the Anti-Money Laundering and Counter Terrorism Financing Act 2006 and that it may take steps to verify the personal information it has collected. I consent to the collection, use, handling, disclosure and verification of personal information as required by the Anti-Money Laundering and Counter Terrorism Financing Act 2006. I understand that if I provide Sutherland Shire Council Employees' Credit Union Ltd with incomplete or inaccurate information that Sutherland Shire Council Employees' Credit Union Ltd may not be able to provide me with the products or services that I am seeking.
- (e) Where personal information which we collect about you is sensitive information (such as information about health status, membership of a professional or trade association or a criminal record), you nevertheless consent to its collection by us.

2/ Disclosure of personal information:

You agree that we may collect personal information about you from, and disclose to, the following, as appropriate, even if the disclosure is to an organisation overseas which is not subject to privacy obligations equivalent to those which apply to us:

- Credit reporting agencies;
- Other financial institutions
- Mortgage insurers used by us and reinsurers of any such mortgage insurer;
- Our agent, contractors and external advisers whom we engage from time to time to carry out, or advise on, our functions and activities;
- Your agents and contractors, including your finance broker, legal adviser, builder and settlement agent;
- Your executor, administrator, trustee, guardian or attorney;
- Your referees, including your employer;
- Regulatory bodies, government agencies, law enforcement bodies and courts;
- Any person who introduces you to us;
- Other organisations (including Credit Union Services Corporation (Australia) Ltd) with whom we have alliances or arrangements (including rewards programs) for the purpose of promoting our respective products and services (and any agents used by us and our business partners in administering such an arrangement or alliance);
- Anyone supplying goods or services to you in connection with a rewards program associated with the facility;
- Debt collecting agencies;
- External payment systems operators;
- You and our insurers or prospective insurers and their underwriters;
- Your guarantors and prospective guarantors;
- An organisation proposing to fund the acquisition of or acquire, any interest in any obligation you may owe us (whether under a loan, guarantee or security), that organisation’s agents, persons involved in assessing the risks and funding of the acquisition and, after acquisition, the purchaser and any manager;
- Any person to the extent necessary, in our view, in order to carry out any instruction you give to us, and
- (unless you tell us not to) other organisations (including our regulated bodies corporate) for the marketing of their products and services.

3/ 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 or a person to whom a payment is to be directed to), you are authorised to do so and you agree to inform that person who we are, that we will use and disclose their personal information for the purposes set out in paragraph 1 above, and that they can gain access to that information.

4/ Access to your personal information and contacting us:

- (a) Subject to the provision of the Privacy Act 1988, you may access personal information which we hold about you at any time by asking us.
- (b) Notwithstanding anything else in this statement, if at any time you do not wish to receive further marketing information, you have the option to ask us not to send you any further information about products and services and/or not to disclose your information to any other organisations (including related bodies corporate) for their marketing purposes. You may do this by writing to the Privacy Officer, Sutherland Shire Council Employees’ Credit Union Ltd, Locked Bag 17, Sutherland NSW 1499

Dated:/...../.....

Applicant(s) Signature(s)

Name: Signature:

Name: Signature:



Sutherland Shire Council Employees' Credit Union Ltd.

ABN 91 087 650 717 BSB 802-244

Important Information for all loan applicants

You will be asked to provide certain information to support your loan application. This will include:

- | | |
|--|---|
| <ul style="list-style-type: none"> <input type="checkbox"/> Evidence of income <ul style="list-style-type: none"> ■ Copies of two most recent payslips <input type="checkbox"/> Evidence of residence <ul style="list-style-type: none"> ■ If owner, copy of rates notice ■ If buying, as above plus mortgage statements ■ If renting, copies of recent rent receipts/lease ■ If boarding, statement from landlord <input type="checkbox"/> Evidence of credit history (loans) <ul style="list-style-type: none"> ■ Copies of recent bank, building society and finance company statements ■ Copies of other Credit Union statements ■ Copies of Credit Card and store card statements ■ Copies of Interest Free Accounts | <ul style="list-style-type: none"> <input type="checkbox"/> Suitable identification <p>All loan applicants are required to provide photo ID i.e. Driver's Licence/Passport</p> <input type="checkbox"/> Credit Union Membership <p>If you are not already a member you will be required to join the Credit Union before your loan can be processed</p> <p>All Credit Union members must pay a \$2 shareholding and abide by the Credit Union's Rules. For further details on membership and services please ask at the branch or call us on 9710 0141</p> |
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Loan details

What type of loan do you require (please tick one) Car Personal Line of Credit Mortgage

Is this a new loan Yes or To be added to a current loan Yes (Tick one box only)

What term do you wish to take this loan over ? Yrs

Amount of loan: \$	Purpose of loan:
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If borrowing to purchase a car, please complete:

Make: _____	Model: _____	Year: _____	Purchase Price: \$ _____	Deposit & Trade-in: \$ _____
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Type of Credit:

The Credit I/we are applying for is:

Wholly or primarily for a domestic, family or household purpose (consumer credit)

Wholly or primarily for another purpose (Commercial credit)

First Applicant's personal details

Title:	Surname:		
First names:		Member No:	
Residential address:			
		State:	Postcode:
Home phone number: ()		Mobile phone number:	
Home ownership status: <input type="checkbox"/> Owner <input type="checkbox"/> Buying <input type="checkbox"/> Renting <input type="checkbox"/> Boarding <input type="checkbox"/> Other			
Length of residence: Yrs Mths		Previous address:	
		State:	Postcode:
Home ownership status: <input type="checkbox"/> Owner <input type="checkbox"/> Buying <input type="checkbox"/> Renting <input type="checkbox"/> Boarding <input type="checkbox"/> Other			
Length of residence: Yrs Mths		No of dependants: Ages:	
Date of birth: / /		Marital status:	
Driver's Licence No:		Expiry date: / /	

Second Applicant's or partner's details

Title:	Surname:		
First names:		Member No:	
Residential address:			
		State:	Postcode:
Home phone number: ()		Mobile phone number:	
Home ownership status: <input type="checkbox"/> Owner <input type="checkbox"/> Buying <input type="checkbox"/> Renting <input type="checkbox"/> Boarding <input type="checkbox"/> Other			
Length of residence: Yrs Mths		Previous address:	
		State:	Postcode:
Home ownership status: <input type="checkbox"/> Owner <input type="checkbox"/> Buying <input type="checkbox"/> Renting <input type="checkbox"/> Boarding <input type="checkbox"/> Other			
Length of residence: Yrs Mths		No of dependants: Ages:	
Date of birth: / /		Marital status:	
Driver's Licence No:		Expiry date: / /	

Referee details

Please give details of your nearest relative not living with you

Surname:	First names:
Address:	
Home phone:	Relationship to you:

First Applicant's employment details

Current employer:	
Employment address:	
Suburb:	State: Postcode:
Occupation:	
Length of service: Yrs Mths	Business phone number: ()
Employment status: <input type="checkbox"/> Full time <input type="checkbox"/> Part time <input type="checkbox"/> Casual	
Previous employer (if less than three years at above employment):	
Previous employment address:	
Suburb:	State: Postcode:
Occupation:	Employment status: <input type="checkbox"/> Full time <input type="checkbox"/> Part time <input type="checkbox"/> Casual
Length of service: Yrs Mths	Business phone number: ()

Second Applicant's or partner's details

Current employer:	
Employment address:	
Suburb:	State: Postcode:
Occupation:	
Length of service: Yrs Mths	Business phone number: ()
Employment status: <input type="checkbox"/> Full time <input type="checkbox"/> Part time <input type="checkbox"/> Casual	
Previous employer (if less than three years at above employment):	
Previous employment address:	
Suburb:	State: Postcode:
Occupation:	Employment status: <input type="checkbox"/> Full time <input type="checkbox"/> Part time <input type="checkbox"/> Casual
Length of service: Yrs Mths	Business phone number: ()

First Applicant's income details

Please show your usual net pay (after tax and super) below. Please specify the pay period (i.e. per month/fortnight/week) in the box marked "Per:." Please attach evidence of all income.

Regular salary or wages: (from employer listed above)	\$	Per:
Other income: (e.g. 2nd job, Pension) Details:	\$	Per:
Other income: (e.g. Rental, regular overtime) Details:	\$	Per:
Other income: Details:	\$	Per:
TOTAL INCOME: (First Applicant)	\$	Per:

Second Applicant's or partner's details

Regular salary or wages: (from employer listed above)	\$	Per:
Other income: (e.g. 2nd job, Pension) Details:	\$	Per:
Other income: (e.g. Rental, regular overtime) Details:	\$	Per:
Other income: (e.g. maintenance) Details:	\$	Per:
TOTAL INCOME: (Second Applicant or Partner)	\$	Per:

Joint assets (What you own)

The following is a combined statement of the assets of the first applicant and the second applicant and/or partner. Please show details of all property you own below:

Property (Address):	\$	Other assets (Details):	\$
Motor vehicle (Year, Make and Model):	\$	Other assets (Details):	\$
Savings/Investments (Details):	\$	Other assets (Details):	\$
Furniture/Contents:	\$	Other assets (Details):	\$
TOTAL ASSETS:			\$

Joint commitments (What you owe)

The following is a combined statement of the liabilities of the first applicant and the second applicant and/or partner. Please show details of all your commitments below and indicate payment frequency (i.e. per month/fortnight/week) in the box marked "Per.":

Existing Mortgage, rent or board:	Payable to:	Address:	Repayment:	Per:	Balance owing:
			\$		\$
Personal Loan:	Financial institution:	Branch:	Repayment:	Per:	Balance owing:
			\$		\$
Credit Cards: (Visa / Bankcard / Mastercard / Other)	Financial institution:	Credit Limit:	Repayment:	Per:	Balance owing:
		\$	\$		\$
Credit Cards: (Visa / Bankcard / Mastercard / Other)	Financial institution:	Credit Limit:	Repayment:	Per:	Balance owing:
		\$	\$		\$
Store Cards:	Details:	Credit Limit:	Repayment:	Per:	Balance owing:
		\$	\$		\$
Overdraft or Line of Credit:	Financial institution:	Credit Limit:	Repayment:	Per:	Balance owing:
		\$	\$		\$
Interest Free Loans:	Details:	Credit Limit:	Repayment:	Per:	Balance owing:
		\$	\$		\$
Other: Details:	Details:		Repayment:	Per:	Balance owing:
			\$		\$
Maintenance:	Details:		Repayment:	Per:	Balance owing:
			\$		\$
TOTAL COMMITMENTS:					\$

WARNING: Under the Consumer Credit Code you may be liable to a penalty of up to \$5,000.00 per applicant if you make any false or misleading representation that is material to the Credit Union's decision to approve this loan

Declaration

Have you ever been declared bankrupt, had legal action taken against you for the recovery of a debt, made an arrangement with your creditors, had property repossessed or your wage or salary garnished ?

Yes No

AND/OR Has your name changed within the last 5 years ?

Yes No

If yes to either of the above, please give details

I/we solemnly and sincerely declare that:

1. All statements made by me/us in this application are true and complete in every particular.

2. I/we agree to reimburse the Credit Union for costs incurred in the preparation and registration of security required for this loan application, notwithstanding that such security may subsequently be rejected by the Credit Union for the purpose of the loan.

3. I/we authorise the Credit Union to make any credit enquiries necessary from any sources to assist in consideration of this application.

4. I am/We are over the age of 18 years.

Name of first applicant:

Signature of first applicant:

Name of Second applicant/partner:

Signature of Second applicant/partner:

Date:

Note: Second Applicant's/partner's signature only required for joint applications

PLEASE NOTE:

YOUR APPLICATION WILL NOT BE PROCESSED UNTIL ALL INFORMATION REQUESTED IS PROVIDED.

REFER TO “IMPORTANT INFORMATION FOR ALL LOAN APPLICANTS” FOR DETAILS.



APPLICATION FOR CREDIT PROTECTION

First Applicant

SURNAME	Mr Mrs Ms Miss		
GIVEN NAMES			
DATE OF BIRTH		TELEPHONE ()	
ADDRESS			
	POSTCODE		
COVER DETAILS	<input type="checkbox"/> Personal Loan	<input type="checkbox"/> Mortgage Loan	<input type="checkbox"/> Monthly Deduction to account/credit card
	<input type="checkbox"/> Financed into Mortgage Loan		<input type="checkbox"/> 1 year <input type="checkbox"/> 2 years <input type="checkbox"/> 3 years
	<input type="checkbox"/> GOLD COVER (Life,Sickness,Accident,Involuntary Unemployment)	<input type="checkbox"/> SILVER COVER (Life,Sickness & Accident)	<input type="checkbox"/> BRONZE COVER (Life Only)

Second Applicant

SURNAME	Mr Mrs Ms Miss		
GIVEN NAMES			
DATE OF BIRTH		TELEPHONE ()	
ADDRESS			
	POSTCODE		
COVER DETAILS	<input type="checkbox"/> Personal Loan	<input type="checkbox"/> Mortgage Loan	<input type="checkbox"/> Monthly Deduction to account/credit card
	<input type="checkbox"/> Financed into Mortgage Loan		<input type="checkbox"/> 1 year <input type="checkbox"/> 2 years <input type="checkbox"/> 3 years
	<input type="checkbox"/> GOLD COVER (Life,Sickness,Accident,Involuntary Unemployment)	<input type="checkbox"/> SILVER COVER (Life,Sickness & Accident)	<input type="checkbox"/> BRONZE COVER (Life Only)

**** Medical Questionnaire required if the loan amount is over \$350,000-**

Declaration I/ We the applicant/s declare that:-

- * I am over 18 and under 61; and I am employed under a contract of employment or self employment, and working more than 20 hours per week. (note Gold Cover not available to self employed people)
- * I understand that this policy does not cover pre-existing conditions of which I am, or should be, aware or for which I have consulted my doctor in the 12 months prior to the commencement of this policy.
- * I have received and read the documents titled "Financial Services Guide, and "Credit Protection Product Disclosure Statement and Policy Wording", including the section titled "Your Duty of Disclosure". I will retain these documents for future reference.
- * I have received a "General Advice Warning" and I understand and agree that my personal circumstances, need, objectives and financial situation were not considered when I was advised on Credit Protection.
- * I have read the document entitled "Privacy Policy Statement" and understand and consent to the use, storage, maintenance and disclosure of my personal information (including health information) as detailed in that document.
- * I understand that the Cover is not compulsory and that I cannot be required to buy this policy and can arrange a policy with an insurer of my choice.
- * I declare that the information contained in this application is true and correct.

Signature of First Applicant

Date / /

Signature of Second Applicant

Date / /

Involuntary Unemployment Cover issued by St Andrew's Insurance (Australia) Pty Ltd (ABN 89 075 044 656)
Life and Accident & Sickness Cover issued by St Andrew's Life Insurance Pty Ltd (ABN 98 105 176 243)