

mecu Limited • Head Office 222 High Street, Kew Victoria 3101, Australia Private Bag 12, Kew Victoria 3101, Australia
ABN 21 087 651 607 • AFSL 238431 • Telephone 132 888 • Facsimile 03 9853 9294 • BSB No. 803 140

loan/overdraft details

mortgage personal overdraft credit card

Facility to be in the name of Member number

Purpose of loan/overdraft
(If purchasing a vehicle, include make and model)

Amount of loan required \$ Preferred term Years – OR – Repayment \$ per week/fortnight/month

personal details – applicant one

Surname Mr/Mrs/Ms/Miss/Dr

Given names

Home address
 Postcode

Housing status Years residence
(e.g. own home/buying/renting/boarded)

Contact Home Work
Mobile

Date of birth / / Email

Marital status No. of dependent children Ages of dependents

Driver's licence no. State

Previous address
If less than 3 years at current address

Postcode Years residence

applicant two

Mr/Mrs/Ms/Miss/Dr

Postcode

Years residence

Home Work
Mobile

/ / Email

No. of dependent children Ages of dependents

State

Postcode Years residence

employment details – applicant one

Occupation

Employer's name
If self employed, nature of business

Employer's address
 Postcode

Employment terms Years service
(e.g. permanent, casual)

Gross income \$ w/f/m/a

Normal net income \$ w/f/m/a

Regular overtime, allowances etc. \$ w/f/m/a

Other regular income \$ w/f/m/a

applicant two

Postcode

Years service

Gross income \$ w/f/m/a

Normal net income \$ w/f/m/a

Regular overtime, allowances etc. \$ w/f/m/a

Other regular income \$ w/f/m/a

*Please include two current pay slips for each applicant and most recent group certificate (if applicable), confirmation of other income, or last 2 years' full financials (tax returns) for self-employed applicants. Commercial loans may require additional information.

previous employment (last 3 years) – applicant one

Occupation

Employer's name

Employer's address
 Years service

Employment terms
(e.g. permanent, casual)

Occupation

Employer's name

Employer's address
 Years service

Employment terms
(e.g. permanent, casual)

applicant two

Years service

Years service

references

list two references (relatives or friends) not residing at your current address

Name	<input type="text"/>	<input type="text"/>
Address	<input type="text"/>	<input type="text"/>
Contact	Home <input type="text"/> Work <input type="text"/>	Home <input type="text"/> Work <input type="text"/>
Relationship	<input type="text"/>	<input type="text"/>

assets • what you own

	Address/Details	Value \$	Insurance Provider		Lender	Repayments	Balance \$
Residential property	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	Existing mortgage	<input type="text"/>	\$ per <input type="text"/>	\$ <input type="text"/>
Residential property	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	Other mortgage	<input type="text"/>	\$ per <input type="text"/>	\$ <input type="text"/>
Other property	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	Rent, board, etc.	<input type="text"/>	\$ per <input type="text"/>	\$ <input type="text"/>
Vacant land	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	Real estate agent	<input type="text"/>		
Motor vehicle/s	make <input type="text"/> model <input type="text"/> year <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	mecu loans	<input type="text"/>	\$ per <input type="text"/>	\$ <input type="text"/>
	make <input type="text"/> model <input type="text"/> year <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	mecu overdrafts	<input type="text"/>	Limit \$ <input type="text"/>	\$ <input type="text"/>
Caravan, boat etc.	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	Other loans (e.g. car)	<input type="text"/>	\$ per <input type="text"/>	\$ <input type="text"/>
Home contents etc.	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	Credit card/s	<input type="text"/>	Limit \$ <input type="text"/>	\$ <input type="text"/>
Savings mecu	<input type="text"/>	\$ <input type="text"/>			<input type="text"/>	Limit \$ <input type="text"/>	\$ <input type="text"/>
Savings bank	<input type="text"/>	\$ <input type="text"/>		Store card/s	<input type="text"/>	Limit \$ <input type="text"/>	\$ <input type="text"/>
Other	<input type="text"/>	\$ <input type="text"/>			<input type="text"/>	Limit \$ <input type="text"/>	\$ <input type="text"/>
Comments	<input type="text"/>						

liabilities • what you owe

security • please provide details of security offered (attach purchase contract if applicable)

Property

Type of property Current value \$

Address Title details

Vehicle

Make Model Year Purchase price \$

Reg number Engine number VIN/Chassis number

method of payment – If this loan is approved, how do you intend to make your loan repayments?

Payroll deduction
 Transfer
 Direct Debit
 Other (please specify)

additional information

Have you ever been declared Bankrupt or had a Court Order made against you for non-payment of a debt?

Have you ever entered into a Scheme of Arrangement for debt repayment?

Have you ever had any property repossessed?

Are you a guarantor for another person's performance of a contract?

If YES, please give details

applicant one

Yes

No

Yes

No

Yes

No

Yes

No

applicant two

Yes

No

Yes

No

Yes

No

Yes

No

consumer credit insurance CCI cover options

Please refer to a policy wording, available from **mecu**, for the benefits, limitations and conditions applicable to selected cover.

Being permanently employed and working a minimum of 15 hours per week and within the age limit of 18 to 59,
I require the following protection:

- | | | | |
|-------------------------------------|--|--|--|
| <input type="checkbox"/> Single; or | <input type="checkbox"/> Joint | <input type="checkbox"/> Disability and Unemployment; or | <input type="checkbox"/> Disability only |
| <input type="checkbox"/> Life | <input type="checkbox"/> Life and Disability | <input type="checkbox"/> Life, Disability and Unemployment | |

Alternatively a Member Service Officer will contact you to discuss.

In arranging Consumer Credit Insurance, a proposal, "Important Information about Credit Insurance" declaration and Policy wording will be forwarded to you along with your loan documents for your acceptance and completion.

The information provided below is a summary only. For specific details of the cover provided, please refer to the relevant Allianz Policy Document. Allianz Australia Insurance Limited is the insurer of the disability cover (see Part 2) and involuntary unemployment cover (see Part 3) and is only responsible for these covers. Allianz Australia Life Insurance Limited is the insurer of the trauma and death cover (see Part 1) and is only responsible for this cover. Allianz acts as Allianz Life's agent in offering and administering the trauma and death cover.

mecu Limited, AFSL 238431 acts as an agent of Allianz and not as your agent.

Before making a decision about this insurance please refer to the relevant Product Disclosure Statement available from **mecu** by calling **132 888** or visit **mecu.com.au**.

Warning! membercare Loan Protection Insurance no longer provided

Please note Loan Protection Insurance is no longer provided. You may wish to consider the life cover options above.

declaration for loan/overdraft application

I/We acknowledge that I/we are subject to the liabilities and restrictions imposed by the Corporations Law and the Constitution of the credit union and declare that the information provided in this application is true and correct and that I/we have understood the Privacy Statements and Consents made in this application (overleaf).

I/We agree to pay **mecu** Limited's legal and valuation expenses in connection with processing this loan application irrespective of whether the loan is approved or proceeds.

The credit I/we are applying for is (tick box which applies):

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

Dated this the day of Year

Signature of applicant Applicant one Applicant two

application check list

applicant 1

- Loan/Overdraft details section completed
- Personal details completed
- Employment and previous employment completed
- References completed
- Assets/Liabilities completed
- Additional information completed
- Optional Consumer Credit Insurance CCI cover options considered
- Proof of income provided (*refer employment details section on page 1)
- Declaration for Loan/Overdraft signed and completed

applicant 2

- Loan/Overdraft details section completed
- Personal details completed
- Employment and previous employment completed
- References completed
- Assets/Liabilities completed
- Additional information completed
- Optional Consumer Credit Insurance CCI cover options considered
- Proof of income provided (*refer employment details section on page 1)
- Declaration for Loan/Overdraft signed and completed

Please post this application to: **mecu** Limited, Reply Paid 507, Moe VIC 3825 or fax to 03 5127 0524.

privacy statement and consents • credit information

Notice of disclosure of my/our credit information to a credit reporting agency (Privacy Act 1988)

I/we understand that **mecu** Limited may give information about me/us to a credit reporting agency for the following purposes:

- To obtain a consumer credit report about me;
- To allow a credit reporting agency to create or maintain a credit information file containing information about me; and/or
- To verify my/our identity for Anti-Money Laundering and Counter-Terrorism Financing purposes.

This information is limited to:

- Identity particulars – my/our name, sex, address (and my/our previous two addresses), date of birth, name of employer and driver licence numbers;
- My application for credit or commercial credit – the fact that I/we have applied for credit and the amount;
- The fact that **mecu** Limited is a current credit provider to me/us;
- Loan repayments which are overdue by more than 60 days, and for which debt collection action has started;
- Advice that my/our loan repayments are no longer overdue in respect of any default that has been listed;
- Information that, in the opinion of **mecu** Limited I/we have committed a serious credit infringement (that is, acted fraudulently or shown an intention not to comply with my/our credit obligations); and/or
- Dishonoured cheques – cheques drawn by me/us for \$100 or more which have been dishonoured more than once.

Period to which this information applies:

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

1. Agreement to credit provider exchanging with other credit providers a consumer credit report or other information in relation to my credit worthiness.

I/we agree **mecu** Limited may:

Action

- Exchange information about me/us with those credit providers named in this application or named in a consumer credit report issued by a credit reporting agency.

For the following purposes

- To assess an application by me/us for credit
- To notify other credit providers of a default by me/us
- To exchange information with other credit providers as to the status of this loan where I/we are in default with other credit providers
- To assess my/our credit worthiness.

I/we understand that the information exchanged can include anything about my/our credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to exchange under the Privacy Act.

2. Access to commercial credit information

In order to assess my/our application for consumer credit, I/we consent to **mecu** Limited obtaining and using information about me/us provided by a business which provides information about the commercial credit worthiness of persons.

3. Access to consumer credit information for a commercial credit application

If my/our application is for commercial credit, I/we consent to **mecu** Limited, in order to assess my/our application, and for the purpose of collecting overdue payments relating to commercial credit owed by me/us, obtaining from a credit reporting agency and using a consumer credit report about me/us.

4. Access to consumer credit information by trade insurers

If my/our application is for commercial credit, I/we consent to a trade insurer obtaining a consumer credit report about me/us for the purpose of assessing whether to provide trade insurance to **mecu** Limited in relation to my/our application for commercial credit.

5. Disclosure of a credit report to guarantor

I/we agree that **mecu** Limited may give to a person who is currently a guarantor, or whom I/we have indicated is a potential guarantor, a credit report containing information about me/us for the purpose of deciding whether to act as guarantor or for the purpose of informing them about the guarantee. I/we understand that the information disclosed can include anything about my/our credit worthiness, credit saving, credit history or credit capacity that credit providers are allowed to disclose under the Privacy Act, and includes a credit report.

consumer credit insurance (CCI) • important information

Please take the time to read the following information about protection for your loan. You'll be pleasantly surprised to discover that you can add the premium to the amount you borrow and your repayments do not increase significantly – providing value cover at little cost. This insurance is not compulsory, however we recommend that you consider taking this cover.

What are the benefits with this cover?

It provides peace of mind and security. It is a simple way to ensure your loan repayments are made subject to the policy limits, if something happens – such as if a member is injured in an accident or gets sick and is unable to work, or becomes involuntarily unemployed. You are covered worldwide, provided you are still a resident of Australia, 24 hours a day, 7 days a week, 365 days a year and your loan repayment will be made irrespective of whether or not you are receiving sick pay, Workcare or government unemployment benefits.

How does it work?

If you are sick or have an accident and are off work for more than the elimination period (from the date of seeking medical attention), Allianz will pay your minimum monthly loan repayments, subject to the policy limits. Should you become involuntarily unemployed, Allianz will pay your loan repayment for up to a maximum of 120 days during each period of unemployment. All payments are paid directly to the Credit Union.

Who can apply?

If you are aged 18 to 59, in good health and not suffering from any chronic or serious sickness or disability, you may be eligible for cover. Each person covered is required to be in permanent employment for a minimum of 15 hours per week. It really is that simple!

How long am I covered for?

Personal Loans – The full term of your loan up to 10 years or until you reach the age of 65.

Mortgage Loans – You are covered for a period of 5 years, or until you reach the age of 65.

It should be noted you may apply for a new Mortgage Insurance cover after the initial 5 year period expires.

Continuous Credit – You are covered until the credit facility ceases or you reach the age of 65.

What if I am not satisfied?

If you are not satisfied with your policy for any reason, you may return it within 30 days of the commencement date and you will receive a full refund of the premium. Even after this period ends, you still have cancellation rights.

How do I arrange protection?

Complete the section on page 2 or alternatively a Member Services Officer will contact you to discuss.

privacy statement and consents

As a member of **mecu** Limited we will collect personal information from you from time to time. This statement explains how we collect, use and disclose personal information. We will not use or disclose your information otherwise than as set out in this statement, for a purpose you would reasonably expect, a purpose required or authorised by law, or a purpose otherwise disclosed to or authorised by you.

'Personal information' is information about and which identifies individuals. It includes information obtained from any source and, should you apply for a loan or act as a guarantor of a loan, it will include anything about credit worthiness, standing history and capacity which, under and in accordance with the Privacy Act 1988, may lawfully be exchanged.

1. Purposes for which we may 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 a 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, if you make application for credit to us or if you act as a guarantor in respect of credit we may provide, that, in assessing the application (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 other 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 a facility for which you make application to us, 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 our 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. To be a member of **mecu** Limited the Corporations Act requires us to obtain your name and address. If a facility for which you make application to us is an 'account', as defined in the Financial Transactions Reports Act 1988, the collection by us of some information to verify your identity and address is required by that Act. Otherwise, the collection of information about you is not required by law, but without it, we may not be able to provide you with the facility for which you apply.
- 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 it to, the following, even if the disclosure is to an organisation overseas and that organisation is not subject to the same privacy obligations which apply to us:

- credit reporting agencies;
- other financial institutions;
- mortgage insurers used by us and reinsurers of any mortgage insurer;
- our IT Bureau (Data Action Pty Ltd), our agents, contractors and external advisers (including CUSCAL (Credit Union Services Corporation (Australia) Limited)) whom we engage from time to time to carry out, or advise on, our functions and activities;
- our contractors which supply electronic funds transfer (EFT) switching, credit card processing and related services for **mecu** cardholders;
- your agents and contractors, including your finance broker, legal adviser, financial 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 CUSCAL) 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 a facility;
- debt collecting agencies;
- external payment systems operators;
- your insurers or prospective insurers and their underwriters;
- your sureties and guarantors and prospective sureties and 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;
- (unless you tell us not to) our related bodies corporate for the marketing of their products and services; and
- organisations undertaking identity verification services to verify information about you including your identity.

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), 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 above, and that they can gain access to that information.

4. Access to your personal information and contacting us

Subject to provisions of the Privacy Act 1988, you may access personal information which we may hold about you at any time by asking us. Notwithstanding anything else in this statement, you may, at any time, advise us that you do not wish to receive any direct marketing communication. You may do this by advising us personally, in writing or completion and forwarding to us the **opt out declaration** contained in the direct marketing material sent to you.

privacy statement and consents • lenders mortgage insurance (LMI)

This notice is relevant where the Lender will or may be seeking lenders mortgage insurance (LMI) from one or more insurers in respect of the repayment of any finance that the Lender may provide or in respect of any mortgage that may be given to secure the repayment. In this Notice, each of the insurers listed in the Schedule is referred to as "the Insurer" so that a reference below to the Insurer means each of them acting alone or any or all of them acting collectively. Please note that lenders mortgage insurance insures the lender against loss on default under a mortgage finance arrangement the Lender has with you. You do not receive the benefit of the lenders mortgage insurance policy.

Where the Lender applies to the Insurer for insurance in connection with:

- any finance sought by you from the Lender (whether sought by you alone or with others); or
- any mortgage and/or guarantee given or to be given by you (whether alone or with others) to secure the repayment of any finance provided or to be provided by the lender;

the Insurer will be collecting personal information about you.

The Insurer will be collecting any such personal information about you for the purposes of:

- assessing the risk of providing lenders mortgage insurance to the Lender in respect of finance sought by you from the Lender;
- assessing the risk of you defaulting on your obligations to the Lender in respect of which the Insurer may provide (or has provided) lenders mortgage insurance;
- assessing the risk of you being unable to meet a liability that might arise under a guarantee entered into, or proposed to be entered into, in respect of mortgage finance given (or to be given) by the Lender to another person;
- the subsequent administration or variation of any lenders mortgage insurance cover provided;
- risk assessment and management involving securitisation credit scoring, portfolio analysis, reporting and fraud prevention and claim recovery; and
- complying with legislative and regulatory requirements.

Without the provision of your personal information to the Insurer, the Insurer may be unable to process or accept the Lender's application for lenders mortgage insurance and the Lender may be unable to provide the mortgage finance requested.

By signing the Declaration (on page 3), you agree and consent to the Insurer using and disclosing personal information it collects about you for the purposes set out above (subject to any restrictions imposed on the Insurer by Privacy Act 1988).

The Insurer will usually or may disclose personal information of the kind it collects about you to:

- its related companies;
- the Lender;
- reinsurers;
- credit reporting agencies;
- its service providers;
- its agents, contractors and external advisers;
- your referees, including your employer;
- your legal and financial advisers;
- government and other regulatory bodies;
- ratings agencies;
- payment system operators; and
- other financial institutions, securitisers and credit providers.

By signing the Declaration (on page 3), you agree and consent (subject to the restrictions imposed on the Insurer by the Privacy Act) to any such disclosures of your collected personal information by the Insurer, regardless of when or how the information was collected, even though some of the organisations may be overseas.

If and to the extent that the Insurer does so in manner and for purposes that conform with the Privacy Act, by signing the Declaration (on page 3), you agree and consent to:

- the Insurer obtaining information about your commercial activities and commercial credit worthiness from a business which provides information about the commercial credit worthiness of persons, and to the Insurer using that information in assessing the application of the Lender for lenders mortgage insurance;
- the Insurer giving to and receiving from the Lender, any credit providers named in the application for finance, and any credit providers named in a credit report issued by a credit reporting agency, information about your credit worthiness, provided that the information is given or received for the purpose of assessing the Lender's application for lenders mortgage insurance; and
- the Insurer obtaining a commercial and/or consumer credit report containing personal information about you from a credit reporting agency and the Insurer using that report or any information derived from the report in assessing the Lender's application for lenders mortgage insurance in respect of either consumer credit or commercial credit provided by the Lender, and for any other purposes permitted under the Privacy Act.

Subject to the provisions of the Privacy Act, you may have access to personal information collected and held by the Insurer about you. You may contact the Insurer for access to your personal information held (if any) by contacting the Privacy Officer of the Insurer at the address or in the manner disclosed in the Schedule.

I have read and now agree and consent to the matters set out above. Where the Declaration (on page 3) is signed by two or more persons, it is to be read as given by each of us individually.

schedule

1. In this Notice, the "Lender" means **mecu** Limited.
2. In this Notice, the "Insurer" means each and every one of the following organisations (whether acting individually or together):

Genworth Financial Mortgage Insurance Pty Ltd

ABN: 60 106 974 305
Level 23/259 George Street
SYDNEY NSW 2000
Telephone: 02 8248 2500

PMI Mortgage Insurance Limited

ABN: 70 000 511 071
Level 21/50 Bridge Street
SYDNEY NSW 2000
Telephone: 02 9231 7777

MGIC Australia Pty Limited

ABN: 93 120 741 175
Level 13, Tower 3, Darling Park
201-203 Sussex Street
SYDNEY NSW 2000
Telephone: 1800 466 442