

mecu Limited ABN 21 087 651 607 AFSL/Australian Credit Licence 238431 trading as bankmecu • 222 High Street, Kew Victoria 3101, Australia
Private Bag 12, Kew Victoria 3101, Australia • Telephone 132 888 • Facsimile 03 9853 9294 • Email mail@bankmecu.com.au • bankmecu.com.au

Please return completed form to bankmecu by mail, facsimile or to a service centre.

loan/overdraft details	<input type="checkbox"/> mortgage	<input type="checkbox"/> personal	<input type="checkbox"/> overdraft	<input type="checkbox"/> credit card
Facility to be in the name of	<input type="text"/>		Customer number	<input type="text"/>
Purpose of loan/overdraft <small>(If purchasing a vehicle, include make and model)</small>	<input type="text"/>			
Amount of loan required	\$ <input type="text"/>	Preferred term	<input type="text"/> Years – OR – Repayment	\$ <input type="text"/> per week/fortnight/month

personal details	applicant one	applicant two
Surname	<input type="text"/> Mr/Mrs/Ms/Miss/Dr	<input type="text"/> Mr/Mrs/Ms/Miss/Dr
Given names	<input type="text"/>	<input type="text"/>
Home address	<input type="text"/>	<input type="text"/>
	<input type="text"/> Postcode <input type="text"/>	<input type="text"/> Postcode <input type="text"/>
Housing status <small>(e.g. own home/buying/renting/boarding)</small>	<input type="text"/> Years residence <input type="text"/>	<input type="text"/> Years residence <input type="text"/>
Contact	Home <input type="text"/> Work <input type="text"/>	Home <input type="text"/> Work <input type="text"/>
	Mobile <input type="text"/>	Mobile <input type="text"/>
Date of birth	<input type="text"/> / <input type="text"/> / <input type="text"/> Email <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/> Email <input type="text"/>
Marital status	<input type="text"/> No. of dependent children <input type="text"/> Ages of dependents <input type="text"/>	<input type="text"/> No. of dependent children <input type="text"/> Ages of dependents <input type="text"/>
Driver's licence no.	<input type="text"/> State <input type="text"/>	<input type="text"/> State <input type="text"/>
Previous address <small>If less than 3 years at current address</small>	<input type="text"/>	<input type="text"/>
Postcode	<input type="text"/> Years residence <input type="text"/>	<input type="text"/> Years residence <input type="text"/>

employment details	applicant one	applicant two
Occupation	<input type="text"/>	<input type="text"/>
Employer's name <small>If self employed, nature of business</small>	<input type="text"/>	<input type="text"/>
Employer's address	<input type="text"/>	<input type="text"/>
	<input type="text"/> Postcode <input type="text"/>	<input type="text"/> Postcode <input type="text"/>
Employment terms <small>(e.g. permanent, casual)</small>	<input type="text"/> Years service <input type="text"/>	<input type="text"/> Years service <input type="text"/>
Gross income	\$ <input type="text"/> w/f/m/a	\$ <input type="text"/> w/f/m/a
Normal net income	\$ <input type="text"/> w/f/m/a	\$ <input type="text"/> w/f/m/a
Regular overtime, allowances etc.	\$ <input type="text"/> w/f/m/a	\$ <input type="text"/> w/f/m/a
Other regular income	\$ <input type="text"/> w/f/m/a	\$ <input type="text"/> w/f/m/a

*Please include two current pay slips for each applicant and most recent group certificate/PAYG payment summary (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	applicant two
Occupation	<input type="text"/>	<input type="text"/>
Employer's name	<input type="text"/>	<input type="text"/>
Employer's address	<input type="text"/>	<input type="text"/>
Employment terms <small>(e.g. permanent, casual)</small>	<input type="text"/> Years service <input type="text"/>	<input type="text"/> Years service <input type="text"/>
Occupation	<input type="text"/>	<input type="text"/>
Employer's name	<input type="text"/>	<input type="text"/>
Employer's address	<input type="text"/>	<input type="text"/>
Employment terms <small>(e.g. permanent, casual)</small>	<input type="text"/> Years service <input type="text"/>	<input type="text"/> Years service <input type="text"/>

references

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

Name	1. <input type="text"/>	2. <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
Residential property	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>
Residential property	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>
Other property	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>
Vacant land	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>
Motor vehicle/s	make <input type="text"/> model <input type="text"/> year <input type="text"/>	\$ <input type="text"/>	<input type="text"/>
	make <input type="text"/> model <input type="text"/> year <input type="text"/>	\$ <input type="text"/>	<input type="text"/>
Caravan, boat etc.	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>
Home contents etc.	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>
Savings bankmecu	<input type="text"/>	\$ <input type="text"/>	
Savings bank	<input type="text"/>	\$ <input type="text"/>	
Other	<input type="text"/>	\$ <input type="text"/>	

Comments

liabilities • what you owe

	Lender	Repayments	Balance \$
Existing mortgage	<input type="text"/>	\$ <input type="text"/> per <input type="text"/>	\$ <input type="text"/>
Other mortgage	<input type="text"/>	\$ <input type="text"/> per <input type="text"/>	\$ <input type="text"/>
Rent, board, etc.	<input type="text"/>	\$ <input type="text"/> per <input type="text"/>	\$ <input type="text"/>
Real estate agent	<input type="text"/>		
bankmecu loans	<input type="text"/>	\$ <input type="text"/> per <input type="text"/>	\$ <input type="text"/>
bankmecu overdrafts	<input type="text"/>	Limit \$ <input type="text"/>	\$ <input type="text"/>
Other loans (e.g. car)	<input type="text"/>	\$ <input type="text"/> per <input type="text"/>	\$ <input type="text"/>
Credit card/s	<input type="text"/>	Limit \$ <input type="text"/>	\$ <input type="text"/>
	<input type="text"/>	Limit \$ <input type="text"/>	\$ <input type="text"/>
Store card/s	<input type="text"/>	Limit \$ <input type="text"/>	\$ <input type="text"/>
	<input type="text"/>	Limit \$ <input type="text"/>	\$ <input type="text"/>
HECS/HELP Debt		\$ <input type="text"/> per <input type="text"/>	\$ <input type="text"/>
Child Support/ Maintenance		\$ <input type="text"/> per <input type="text"/>	\$ <input type="text"/>
Living costs		\$ <input type="text"/> per <input type="text"/>	\$ <input type="text"/>

Living costs should include all expenses not listed above (e.g. utilities, insurance, entertainment, car expenses, groceries etc)

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

Property		
Type of property	<input type="text"/>	Current value \$ <input type="text"/>
Address	<input type="text"/>	Title details <input type="text"/>
Vehicle		
Make	<input type="text"/>	Model <input type="text"/> Year <input type="text"/> Purchase price \$ <input type="text"/>
Reg number	<input type="text"/>	Engine number <input type="text"/> VIN/Chassis number <input type="text"/>

loan repayment arrangement

Should we approve your loan, unless alternate arrangements are put in place, it will be on condition that we will automatically debit your prime transaction account for each periodic loan repayment, whether weekly, fortnightly or monthly. Therefore, you will need to keep sufficient cleared funds in your prime transaction account to meet these automatic loan repayments. We will notify you of the exact repayment amount and repayment dates as soon as practicable after funding the loan.

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?

applicant one

Yes No
 Yes No
 Yes No
 Yes No

applicant two

Yes No
 Yes No
 Yes No
 Yes No

If YES, please give details

Please provide details of any significant future changes to your circumstances (e.g. commencing or returning from maternity leave, pending sale of property, retirement or salary increase etc):

consumer credit insurance CCI cover options

Please refer to a policy wording, available from bankmecu, 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:

	Borrower 1	Borrower 2
Disability and Unemployment	<input type="checkbox"/>	<input type="checkbox"/>
Disability Only	<input type="checkbox"/>	<input type="checkbox"/>
Death	<input type="checkbox"/>	<input type="checkbox"/>
Death and Disability	<input type="checkbox"/>	<input type="checkbox"/>
Death, Disability and Unemployment	<input type="checkbox"/>	<input type="checkbox"/>

Alternatively a Customer Service Officer will contact you to discuss.

In arranging Consumer Credit Insurance, a proposal, 'Important Information about Credit Insurance' declaration and Product Disclosure Statement will be forwarded to you, along with your loan documents for your acceptance and completion.

The information provided in this document is a summary only. For specific details of the cover provided, please refer to the relevant Allianz Product Disclosure Statement. Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL 234708 (Allianz) is the insurer of the disability cover (see Part 2) and unemployment cover (see Part 3) and is only responsible for these covers. Allianz Australia Life Insurance Limited ABN 27 076 033 782 AFSL 296559 (Allianz Life) is the insurer of the death cover (see Part 1) and is only responsible for this cover. Allianz acts as Allianz Life's agent in offering and administering the death cover.

mecu Limited, AFSL/Australian Credit Licence 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 bankmecu by calling 132 888 or visit bankmecu.com.au

service nomination

If this is a joint application, the National Credit Code requires bankmecu to send notices and regular statements to each of you separately. This increases bankmecu's administrative costs. However, the National Credit Code permits you to agree that bankmecu needs only send one statement or notice.

To help reduce paper use in line with our approach to sustainability, it would greatly assist if you would nominate a borrower to receive notices and other documents under the National Credit Code on behalf of you/all of you.

TO: mecu Limited ABN 21 087 651 607

I/We nominate (full name of person nominated)

to receive notices and other documents under the National Credit Code on behalf of me/all of us.

important information

Each of the persons signing this nomination is, nevertheless, entitled to receive a copy of any notice or other document under the National Credit Code.

By signing this form, you are giving up the right to be provided with information direct from us.

Any of the persons who have signed this form can advise us at any time in writing that they wish to cancel their nomination and accordingly wish to receive directly a copy of any notice or other document under the National Credit Code.

The single signature panel operates as a signature for the Credit Reporting Consent and also the Service Nomination.

consent for electronic delivery of documents, statements and notices

I consent to your communicating any offer and loan contract to me electronically.

I agree that your doing so by email constitutes an offer and loan contract signed by you.

I agree to receive statements and notices for all my banking and loan accounts by email.

I agree to receive statements by accessing them via Internet Banking once you email me to tell me they are available.

I understand that:

- you will stop posting me paper statements and notices
- I need to check my emails regularly
- I can revert to receiving paper statements and notices in the post at any time.

By lodging this loan application you are consenting to bankmecu communicating the offer and loan contracts electronically.

declaration

	Applicant one	Applicant two
Signature of applicant	<input type="text"/>	<input type="text"/>
Date	<input type="text"/>	<input type="text"/>

This signature evidences consent for credit reporting, electronic delivery of documents, statements and notices and service nomination, if applicable.

This signature is also a declaration that the information provided is true and correct.

privacy statement and consents • credit information

bankmecu may give information about you to a credit reporting agency for the following purposes, to:

- obtain a consumer credit report about you;
- allow the credit reporting agency to create or maintain a credit information file containing information about you; and/or
- verify your identity for Anti-Money Laundering and Counter-Terrorism purposes.

This information may be given before, during or after the provision of credit to you. I understand that bankmecu has the right to obtain a new consumer credit report about me should I intend to proceed with my application and 90 days has elapsed since bankmecu previously obtained a consumer credit report about me.

The information about you includes:

- identity particulars – this only includes your name, sex, date of birth, current known address, two immediately previous addresses, current or last known employer, and driver's licence number;
- the fact that you have applied for credit and the amount;
- the fact that bankmecu is a credit provider to you;
- payments overdue for at least 60 days, when bankmecu has taken steps to recover;
- advice that payments are no longer overdue;
- the opinion of bankmecu that you have committed a serious credit infringement;
- when the credit provided to you has been discharged.

1. Giving information to a credit reporting agency [section 18E (8) (c) *Privacy Act 1988*]

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

2. Access to commercial credit information [section 18L (4) *Privacy Act 1988*]

For the purpose of assessing my application for consumer credit, I consent to bankmecu 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.

3. 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 bankmecu, in order to assess my application, obtaining from a credit reporting agency a credit report about me containing consumer credit information.

4. Exchanging information with other credit providers in relation to my credit-worthiness [section 18N *Privacy Act 1988*]

I consent to bankmecu exchanging information about me with those credit providers named in this application or named in a consumer credit report issued by a credit reporting agency for the purposes listed below. I understand that the information exchanged can include anything about my credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to exchange under the *Privacy Act* to:

- assess an application by me for credit;
- notify other credit providers of a default by me;
- exchange information with other credit providers as to the status of this loan where I am in default with other credit providers;
- assess my credit-worthiness.

5. Disclosure of a credit report to guarantor [section 18N *Privacy Act 1988*]

I agree that bankmecu may give to a person who is currently a guarantor, or whom I have indicated is a potential guarantor, a credit report containing information about me for the purpose of deciding whether to act as guarantor or for the purpose of informing them about the guarantee. I understand that the information disclosed can include anything about my 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. This insurance is not compulsory.

What is covered?

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 personal/sick leave entitlements, workcover or government unemployment benefits.

How does it work?

Allianz will pay your minimum monthly loan repayments, subject to the policy limits. Should you become involuntarily unemployed, Allianz will pay your minimum monthly loan repayment subject to policy limits for up to a maximum of 120 days during each period of unemployment. All payments are paid directly to bankmecu.

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.

How long am I covered for?

Personal Loans – The full term of your loan up to 12 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 3 or alternatively a Customer Services Officer will contact you to discuss.

privacy statement and consents

We collect and hold personal information about you to assess your capacity to pay and to verify your identity. The law also requires us to do this. We also collect information about you, in the form of a credit report, from a credit reporting agency. This requires your consent at the time.

We may disclose your personal information to other organisations, to the extent necessary and only as permitted by law, in these circumstances when:

- applying for an account or loans – organisations that provide information to verify your identity;
- assessing your capacity to repay a loan to:
 - credit reporting agencies;
 - persons you name as referees, or your employer;
- enforcing a loan – debt collection agencies, solicitors, process servers;
- you make a complaint to us about our services or products – our external dispute resolution centre;
- evaluating, arranging and administering consumer credit insurance, including settlement of claims – the insurers of your insurance policy.

You can ask us to:

- access your personal information at any time, for which we may charge a fee;
- correct your personal information, which we will do without cost to you.

If you do not give us the personal information we require, we will not be able to process your loan application.

A copy of our Privacy Policy is available on request.

privacy statement and consents • lenders mortgage insurance (LMI)

The Lender collects your personal information when you apply for a mortgage. The Lender then applies to the Insurer for lenders' mortgage insurance for that mortgage. The information is collected for the purposes of securing such insurance.

The Insurer uses your information to:

- assess the risk of:
 - providing lenders mortgage insurance to the Lender;
 - you defaulting on your obligations to the Lender;
 - you being unable to meet a liability that might arise under a guarantee, in respect of mortgage finance given (or to be given) by the Lender to another person;
- administer or vary any lenders' mortgage insurance cover provided, including enforcing the mortgage in the place of the Lender;
- conduct risk assessment and management involving securitisation, credit scoring, portfolio analysis, reporting, fraud prevention and claim recovery; and
- comply with legislative and regulatory requirements, including the *Privacy Act 1988* and the *Insurance Contracts Act 1984*.

The Insurer may disclose personal information to:

- its related companies, whether in Australia or international;
- the Lender;
- reinsurers;
- credit reporting and ratings agencies;
- mortgage insurers;
- parties for the purpose of securitisation;
- a guarantor or potential guarantor;
- its service providers (including marketing companies, data consultants and IT contractors);
- its agents, contractors, and external advisers;
- your referees, including your employer;
- your legal and financial advisers;
- government and other regulatory bodies (e.g. the Insurance Council of Australia);
- mercantile agents if you default on your obligations to the Lender;
- payment system operators; and
- other financial institutions and credit providers.

The Insurer may also need to seek from a credit reporting agency and use:

- commercial credit information (concerning your credit-worthiness or history);
- consumer information; and
- collection of overdue payments.

The Insurer may also need to exchange information between credit providers and advisors. If necessary, the Insurer will share your information with a credit reporting agency.

You have a right to access any personal information that the Insurer holds about you. Sometimes there may be a reason why access will not be possible. If that is the case, you will be told why.

If you do not provide any of the information requested of you, then the Insurer will not be able to issue the insurance.

The information collected in this form is required under the *Insurance Contracts Act 1984* (Cth).

I agree that my personal information can be used or disclosed by Insurer and Lender as contemplated in this form.

Schedule

1. In this notice, the 'Lender' means bankmecu.
2. In this notice, the 'Lender' means each and every one of the following organisations (where acting individually or together):

QBE Lenders' Mortgage Insurance Ltd
ABN 70 000 511 071
Level 21/50 Bridge Street
Sydney NSW 2000
Phone: 1300 367 764

Genworth Financial Mortgage Insurance Pty Ltd
ABN 60 106 974 305
Level 23/259 George Street
Sydney NSW 2000
Phone 02 8248 2500



Certified by the
Carbon Reduction Institute