

Customer number

**credit card details**

Visa Credit Card  Low rate Visa Credit Card

Purpose of credit card  Limit \$   
 balance transfer request – please include amount of transfer from other cards \$

**personal details – applicant one**

Surname  Mr/Mrs/Ms/Miss/Dr   
 Given names   
 Home address   
 Postcode   
 Housing status  Years residence   
 Contact Home  Work   
 Mobile   
 Date of birth  /  /  Email   
 Marital status  No. of dependent children  Ages of dependants   
 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 dependants   
 State   
 Postcode  Years residence

**employment details – applicant one**

Occupation   
If self-employed, nature of business  
 Employer's name   
 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  
 Total net income \$

**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  
 Total net income \$

\*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.

**previous employment (last 3 years) – applicant one**

Employer's name   
 Employer's address   
 Employment terms  Years service   
(e.g. permanent, casual)

**applicant two**

Years service

**references**

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

1. Name   
 Address   
 Contact Home  Work   
 Relationship

2.   
  
 Home  Work

## assets • what you own

	Address/Details	Value \$	Insurance Provider
Residential property		\$	
Residential property		\$	
Other property		\$	
Vacant land		\$	
Motor vehicle/s	make      model      year	\$	
	make      model      year	\$	
Caravan, boat etc.		\$	
Home contents etc.		\$	
Savings bankmecu		\$	
Savings bank		\$	
Other		\$	
Comments			

## liabilities • what you owe

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

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

## additional information

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

 Yes

 No

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

 Yes

 No

Have you ever had any property repossessed?

 Yes

 No

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

 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, ABN 21 087 651 607 AFSL/ACL 238431 trading as bankmecu, 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](http://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 me/all of us.

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.

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

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## 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, I am consenting to bankmecu communicating the offer and loan contracts electronically.

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## 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.

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## 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 the Bank.

### 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?

*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 Customer Services Officer will contact you to discuss.

## 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
- to 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, 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 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, 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.

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.

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

I agree that mecu Limited 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.

## 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 membership 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.



Certified by the  
Carbon Reduction Institute