

Credit Application

Loan Type

Amount required

Home Investment Property Personal Car Overdraft
Loan purpose Loan term Requested repayments W F/N M

Add to existing loan? Yes No

WARNING: Under the National Credit Code you may be liable to a criminal penalty if you make any false or misleading representation that is material to Family First Credit Union's decision to approve this application.

Applicant 1

Personal Details

Member number

Mr Mrs Miss Ms Other
Surname

First name(s)

Other names I am known by

Date of birth Marital status

Dependants Ages of dependants

Drivers licence Expiry date

Email address

Mobile number Phone number

Current address

Suburb State Postcode

Period of residence
Years Months

Previous address (if current less than 3 years)

Suburb State

Period of residence
Years Months

Residential status

Own Mortgaged
Renting Living with parents / friends

If renting, landlord / realestate

Name of contact Phone number

Applicant 2

Personal Details

Member number

Mr Mrs Miss Ms Other
Surname

First name(s)

Other names I am known by

Date of birth Marital status

Dependants Ages of dependants

Drivers licence Expiry date

Email address

Mobile number Phone number

Current address

Suburb State Postcode

Period of residence
Years Months

Previous address (if current less than 3 years)

Suburb State

Period of residence
Years Months

Residential status

Own Mortgaged
Renting Living with parents / friends

If renting, landlord / realestate

Name of contact Phone number

Employment details

Applicant 1

Employer

Occupation F/T, P/T, casual, self-employed

Employers address

Date commenced Work number

Previous employer (if current < 2yrs) Work number

Previous employers address

Previous occupation F/T, P/T, casual, self-employed

Period of employment Contact name

Applicant 2

Employer

Occupation F/T, P/T, casual, self-employed

Employers address

Date commenced Work number

Previous employer (if current < 2yrs) Work number

Previous employers address

Previous occupation F/T, P/T, casual, self-employed

Period of employment Contact name

Income

Applicant 1

Gross Net Amount W F/N M
\$

Rental income W F/N M
\$

Other income W F/N M
\$

Applicant 2

Gross Net Amount W F/N M
\$

Rental income W F/N M
\$

Other income W F/N M
\$

Applicable only for Home Loan and Car Loan Applications

Security offered by applicants

Vehicle

Details of vehicle to be valued

Year, make, model & rego

Name of dealer

Dealers phone number Value
\$

Security offered by applicants

Property

Details of property to be valued

Address

Nearest cross street

Property type

Residence Vacant land Strata To be erected (need plans)

Details of your solicitor/ conveyancer

Name of solicitor

Is the property being purchased
No Yes Purchase price
\$

Address (street, PO box or DX)

Contact details for access to the property

Contact name or name of real estate agent

Phone number Email address

Mobile / Home number Business number

Liabilities

Mortgage bank/lender name	Monthly payments	Amount owing	Payout Y/N
	\$	\$	
Property address	Insurance due date		
Mortgage bank/lender name	\$	\$	
Property address	Insurance due date		
Rent/board	\$		
Personal loan bank/lender name	\$	\$	
Other loan, Finance, rentals etc - Bank/lender name	\$	\$	
Credit card/store account, interest free (include nil balance accounts)	\$ Limit	\$	
Credit card/store account, interest free (include nil balance accounts)	\$ Limit	\$	
Other	\$	\$	
HECS/ HELP/ SFSS	\$	\$	
Child Support	\$	\$	
Ongoing living expenses (eg. insurance, utilities, phone, rates, m/v exp., education, child care, food, clothing and entertainment). As per calculations on page 4.	\$	\$	
Are you guarantor for any loan?			
No Yes If Yes, include description	\$	\$	
Have any applicants had any bankruptcy, legal proceedings, judgments, etc, in the last 5 years			
No Yes If yes, give details	\$	\$	
Total Liabilities	\$		

Assets

Property (home) - address	Present value
	\$
Other real estate - address	\$
Vehicles (car, bike, boat,trailer, caravan, etc) - make, model, registration & year	\$
Vehicles (car, bike, boat,trailer, caravan, etc) - make, model, registration & year	\$
Cash/savings - financial institution and type of account investment, savings etc	\$
Cash/savings - financial institution and type of account investment, savings etc	\$
Shares / investments / superannuation	\$
Household contents	\$
Other	\$
Total Assets value	\$

Use this space to help calculate your living expenses

Living Expenses	Monthly
Insurance (e.g. vehicle, home, contents, boat, caravan)	\$
Utilities (eg. electricity, gas, water)	\$
Phone / Internet	\$
Medical (private medical insurance and other costs)	\$
Rates / Land Tax / Body Corporate Fees on own Dwelling	\$
Motor Vehicle (eg. rego, petrol, running costs)	\$
Education / Childcare (including private school fee's)	\$
Food (Groceries, General expenses)	\$
Clothing	\$
Entertainment (inc. subscription services, eating out etc.)	\$
Travel (eg. public transport)	\$
Life Insurance/Income Protection Insurance	\$
Other - Please specify:	\$
Total Living Expenses	\$

Contact Persons to be 2 Relatives who do not reside with yourself or each other

By providing this information, you authorise us to contact the named persons if we are unable to contact you about your loan. You undertake to advise the named persons that you have provided us with their contact details and have authorised us to contact them if necessary.

Name:

Address:

Phone Number:

Relationship:

Name:

Address:

Phone Number:

Relationship:

Applicant 1 Applicant 2

I/We advise I/We have received/reviewed Family First Credit Union Limited's Privacy Policy and Financial Services Guide.

I/We advise I/We am/are not aware of any significant foreseeable upcoming changes to my/our financial circumstances, which may impact my/our earnings or ability to make repayments. (If you are aware of any financial changes that will affect your ability to make repayments you must advise us and provide further information).

I consent to your giving me statements and notices electronically. I understand that:

- You will not post me paper statements and notices
- I need to check my emails regularly
- I can convert to receiving paper statements and notices in the post at anytime

I understand that you must sign any loan offer you make to me. I consent to that requirement being met by you attaching the offer document to an email addressed to me. Please use the email address advised earlier.