

Loan/Overdraft Application

Applicant 1

Member Number

Member Name

Applicant 2 (For Joint Loans)

Member Number

Member Name

Loan Application Details

New Loan

Loan Type

Mortgage

Personal

Overdraft

Guarantor

Increase to Existing Loan

Loan Type

Mortgage

Personal

Overdraft

Guarantor

Loan Purpose

Loan Amount

Preferred Repayment Amount or Term

Repayments

Frequency w f M

Method Payroll Deduction Periodical Payment

Deposit Direct Credit

Personal Loan

Vehicle Details

If this personal loan is to be secured by a motor vehicle please provide the following details and attach a copy of the dealer's invoice or vehicle registration certificate.

Purchase Price New Used Demo

Make Model Year

Body Type State of Registration Registration No.

VIN/Chassis No. Engine No.

Other Security

If the personal loan is to be secured by a term deposit with EECU please provide the following details.

Term Deposit Details

Overdraft

A maximum unsecured overdraft limit is \$30,000 and maximum mortgage secured overdraft limit is \$100,000.

Unsecured Mortgage Secured (*please complete detail in the mortgage loan section*) Increase in existing overdraft limit

Limit required

Mortgage Loan

Purchase *purchase price* Refinance Construction Other - specify

• *If you are purchasing please include a copy of the contract note/contract of sale (if available)*

Details of your conveyancer if purchasing, please complete

Representative Name/Firm Name Settlement Date / /

Their Postal Address

Phone No. Fax No. Email

• *Refinancing details if this loan is to refinance a loan from another institution, please complete*

Institution Name & Branch

Account Name BSB - Account No.

Address of Property/Properties to be Mortgaged

• *Construction - please provide building contract and copy of plans*

Personal Details

Applicant 1

Applicant 2 or Guarantor

Surname

Given Names

Marital Status

Date of Birth

Driver's Licence No. Exp. Date / /

Current address

Postcode

Phone No.

Residential Status
 Years at residence
 Own Buying Rent Board Relatives Own Buying Rent Board Relatives

No. of Dependents Ages

Previous Address
if at current less than 3 years

Postcode

Employer

Occupation

Employer's Address

Postcode

Phone No.

Period of employment

Status Full Time Part Time Casual Full Time Part Time Casual

Previous Employer Period of employment
if at current less than 3 years

How would you like to be contacted about this application? *(you can choose more than one)*

Phone (business) Phone (home) Phone (mobile) Email

Your Email Address

Income

Applicant 1

Applicant 2 or Guarantor

Gross Income *before tax taken out* \$

Other Income \$ Type *eg. rent/ overtime*

\$

\$

Total Income \$ *(please circle)* W / F / M / Annual \$ *(please circle)* W / F / M / Annual

If self-employed, please complete

Name of Business Nature of Business Time Trading

Name of Accountant Phone No.

Taxable Income *for past 2 financial Years* to \$ to \$

Please attach proof of income eg. pay slips, group certificate, tax return or business financials.

Monthly Commitments

Type of Finance	Lender	Amount/Owing	Total Limits	Payments	
				Amounts	Frequency W/F/M
Home Loan					
Other Mortgage					
Rent/Board					
Personal Loans					
Overdrafts					
Credit Cards					
Other <i>(specify)</i>					
Total Commitments					

Assets	Value				
Home	\$	Address			
Other Property	\$	Address			
Car/s	\$	Make	Model	Year	
	\$	Make	Model	Year	
	\$	Make	Model	Year	
Furniture	\$				
Superannuation	\$				
EECU Savings	\$				
Other Savings	\$				
Investments/Shares	\$				
Other Assets	\$	(specify type)			
Total Assets	\$				

Name of a relative or friend not living with you *(Refer to 'Personal Information about Third Parties' in the attached Privacy Statement & Consent before completing this section)*

Name

Address Postcode

Relationship to you Phone No.

Declaration

I/We acknowledge that I/we are subject to the rules of EECU Limited ABN 35 087 650 039 ('the Credit Union') and I/we declare that the particulars I/we have completed on this form are true, complete and correct. I/We also acknowledge that these details may be relied upon by the Credit Union to enable it to determine whether or not to provide me/us with the loan, loan increase, overdraft or overdraft limit increase as determined from this form and for which I/we make formal application.

I/We acknowledge that we refund EECU for any third party costs incurred in processing this application, in the event it does not proceed.

I/We declare that the information given above is true, correct and complete and that I/we have never committed any act of Bankruptcy or had any judgements or legal proceedings against me/us, except for the particulars noted below.

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

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

or

Wholly or primarily for Business, Investment or Commercial purpose.

I/We authorise the collection, use and disclosure of information about me/us in the manner set out under the heading Privacy Statement and Consent which I/we have read and signed.

Signature of Applicant 1	Signature of Applicant 2 or Guarantor	Date
<input type="text"/>	<input type="text"/>	<input type="text"/>

EECU Insurance Services

Loan Insurance

EECU can arrange loan insurance which covers contracted loan repayments in a time when you are unable to do so due to sickness, injury or other factors.

Benefits of the insurance include:

- Loan repayments can be covered if you (the borrower) have a temporary disability (eg. sporting injury/are made redundant or die) or illness and cannot work.
- Your family is protected from concerns about loan arrears should you become ill and be unable to work.
- You only pay a single premium, (no annual payments) which can be added to the loan amount.
- For a small cost you have peace of mind.

This insurance is provided by the CUNA Mutual Group.

Yes, I would like more details and a quote for loan insurance.

(Please ✓)

General Insurance - Home / Contents / Motor Vehicle

EECU can arrange competitively priced insurance for home, contents, motor vehicles, caravans and motor cycles for members.

Benefits of this insurance include:

- To help you budget, you can pay your insurance by the month at no extra cost. And for added convenience it is deducted direct from your savings account.
- Or, if you want to pay it annually but you're a little short we can add your first annual premium to your loan amount.
- To save you time and effort your insurance can be arranged at the same time as the loan.
- It's simple to arrange as there is no lengthy application to complete.
- No fuss to change your insurance - we'll do it all for you.
- Proof of insurance for your loan is easy and convenient to provide to EECU each year. (Applicable for Mortgage & Car Loans).

Yes, I would like a quote for Home and/or Contents insurance.

Yes, I would like a quote for Motor Vehicle/Caravan/Motor Cycle Insurance.

(Please ✓)

The above advice is of a general nature only and has been prepared without considering your objectives, financial situation or needs. To decide if a product is right for you, please carefully read the Product Disclosure Statement (PDS) for that product. The PDS for Allianz and CUNA Mutual insurance products are incorporated in the Policy Wording. Copies are available from EECU offices or our website eecu.com.au

Privacy Statement & Consent

This statement must be read by each applicant and by each individual who signs this Application Form (for example, a guarantor or nominated account signatory). By signing this Application Form you agree to the terms of this statement.

This statement explains how we, "EECU Limited" collect, use and disclose 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 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) If the facility for which your application is made is regulated under the Anti-Money Laundering and Counter Terrorism Financing Act 2006, 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, 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 agents, 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, 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 Limited) 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;
- your 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 related 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), 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 provisions of the Privacy Act 1988, you may access personal information which we hold about you at any time by asking us. We may charge you a fee for accessing your personal information. You will be advised at the time of your application for access of the applicable fee.
- (b) Notwithstanding anything else in this statement, you may, at any time, tell us that you do not wish to receive any direct marketing communication and/or not to disclose your information to any other organisation (including related bodies corporate) for their marketing purposes. You may do this by using the process set out in our Privacy Policy which can be obtained by calling us.



Better Banking for the
ExxonMobil Community

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