

Mortgage Loan Application



FAX APPLICATIONS TO 02 62860642 or SIMPLY DROP IT INTO ANY COMMUNITY CPS BRANCH

OFFICE USE ONLY

Branch Application Number Membership Number

APPLICANT TO COMPLETE

Surname Other Names
Residential Address
Telephone Number (h) Date of Birth / / Drivers Licence No. Exp / /
Married ☐ Divorced ☐ Single ☐ Other ☐ Number of Dependents: Ages

Amount of Loan: \$ Purpose of the Loan:

Loan Type: ☐ Owner Occupied Home Loan ☐ Extensions/Renovations to home ☐ Investment Mortgage Loan ☐ Basic Home Loan ☐ Other
Proposed location of the property: (suburb)
1st Home Buyer: ☐ Yes ☐ No
Purchase Price: \$
Existing Dwelling ☐ New Dwelling ☐

Residential Status: I / We ☐ Own the Property ☐ Buying the Property ☐ Renting ☐ Boarding Length of Residence
If under three years, previous address: Post Code:
Previous residential status: ☐ Own the Property ☐ Buying the Property ☐ Renting ☐ Boarding Length of Residence

Name of relative not living with you: Relationship:
Address of relative not living with you:
Telephone Number:
Name of friend not living with you: Telephone Number:
Address of friend not living with you:

Employer: Your Occupation:
Address:
Work Telephone: Length of Service:
If service is under three years, previous employer and address:

Your Occupation: Length of Service:

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JOINT APPLICANT

Full Name:	<input type="text"/>	Relationship:	<input type="text"/>	Date of Birth	<input type="text"/> / <input type="text"/> / <input type="text"/>
Residential Address:	<input type="text"/>				
Drivers Licence No:	<input type="text"/>	Employer:	<input type="text"/>	Work Telephone:	<input type="text"/>
Employers Address:	<input type="text"/>				
Occupation:	<input type="text"/>	Length of Service:	<input type="text"/>		
If service under three years, previous employer and address:	<input type="text"/>				
Occupation:	<input type="text"/>	Length of Service:	<input type="text"/>		

Annual Salary	Self: \$ <input type="text"/>	Joint: \$ <input type="text"/>	Nature of Employment			
			Per Week	Per F/night	Per Month	
Gross Wage	Self: \$ <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
	Joint: \$ <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
	Details of Other Income:	Self: \$ <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
	Joint: \$ <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	

Full Time		Contract	
Self	Joint	Self	Joint
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Part Time	<input type="checkbox"/>	(Term)	<input type="text"/>
Casual	<input type="checkbox"/>	Other	<input type="checkbox"/>
		(specify)	<input type="text"/>

LIABILITIES	Repayment Amount	Monthly/Fortnightly	Balances Owing	Approved Credit Limit	Payable to Name & Branch
Home Repayments	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Rent & Board	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Other Mortgages	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Car Loan	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Personal Loan-CPS	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Other Personal Loan	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Bankcard	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Credit Cards	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Store Accounts	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Maintenance/Child care	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Other	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

LIST OF ASSETS	ESTIMATED VALUE
Residence (House, Home Unit, etc.)	\$ <input type="text"/>
Other Property/Land	\$ <input type="text"/>
Motor Vehicle	\$ <input type="text"/>
Savings	\$ <input type="text"/>
Other Assets.....	\$ <input type="text"/>
.....	\$ <input type="text"/>
.....	\$ <input type="text"/>

CURRENT MOTOR VEHICLE DETAILS
Make: <input type="text"/>
Year: <input type="text"/>
Model: <input type="text"/>

Have you been made bankrupt or entered any scheme of arrangement with your creditors or have any judgements, orders or garnishees been made against you for debts. ☐ Yes ☐ No

If yes, give details:

I/we declare that the information stated within the application is true and correct in every particular. No other information has been given verbally to a CPS staff member which is not recorded within this application or on the attached letter. I/we acknowledge that CPS Credit Union will rely only on information recorded in this application. I/we have not relied upon any representation of the CPS staff member in providing the information in this application. I/we acknowledge that if any information recorded in this application is false or incomplete then CPS may withdraw any subsequent loan offer whether it is accepted or not. Any additional matters to be disclosed by me/us that are not recorded in this application are detailed in an attached letter. I/we also consent to CPS confirming my/our employment details with my/our employer(s)

Signature of Member:	<input type="text"/>	Date:	<input type="text"/> / <input type="text"/> / <input type="text"/>
Signature of Member:	<input type="text"/>	Date:	<input type="text"/> / <input type="text"/> / <input type="text"/>

Mortgage Loan Application



PRIME PURPOSE FOR LOAN

☐

Business or Investment purposes

☐

Personal, Domestic or household purposes

Security Offered for this Loan

Mortgage Loan

☐

Address of Security

Full description of property

Block

Section

Suburb

PRIVACY PROTECTION OF INFORMATION Privacy Act 1988

Please Read Carefully

IMPORTANT NOTICE TO APPLICANT(S) FOR CREDIT, (SECTION 18E (8)(c) Privacy Act 1988)

The Credit Union may give information to a credit reporting agency, but only limited kinds of information allowed by the Privacy Act 1988 (Commonwealth). This 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 drivers licence number.
- payments overdue for at least 60 days, when the Credit Union has taken steps to recover.
- cheques for an amount greater than \$100, drawn by you which have been dishonoured more than once.
- the fact that you have applied for credit and the amount
- the fact that the credit union is a credit provider to you.
- advice that payments are no longer overdue.
- the opinion of the Credit Union that you have committed a serious credit infringement.
- when the credit provided to you has been discharged.

STATEMENT BY APPLICANT(S) FOR CREDIT

Please read carefully before signing.

Where more than one applicant, each applicant to sign.

1. Type of Credit. (tick which box applies) The credit I am applying for is:

- ☐ For a domestic, family or household purpose (consumer credit) ☐ For another purpose (commercial credit)

2. Giving Information to a Credit Reporting Agency (SECTION 18N(8)(c) Privacy Act 1988)

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

3. Exchange Information with other Credit Providers (SECTION 18E(1)(b) Privacy Act 1988)

I agree to the Credit Union checking personal information about me with any credit provider named in my credit application, and with other credit providers that may be named in a credit report issued by a reporting agency, for any of the following purposes:

- to assess my credit worthiness
- to assess an application by me for credit
- to help me defaulting on my credit obligations
- to notify a default by me
- the collection of overdue payments

I understand that this information can include any information about my credit worthiness, credit standing, credit history or credit capacity that the Credit providers are allowed to give or receive from each other under the Privacy Act 1988.

4. Access to Commercial Credit Information (SECTION 18L(4) Privacy Act 1988)

For the purpose of assessing my application for credit, I consent to the Credit Union 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.

5. Disclosure of Information necessary for Funding Mortgage Credit by Securitisation (Section 18N(1)(b) Privacy Act 1988)

If the Credit Union proposes to arrange the funding for the credit I am applying for by means of an arrangement involving mortgage securitisation, I consent to the Credit Union disclosing any report or information about my credit worthiness, credit standing, credit history or credit capacity, whether in written or other form to persons or bodies involved in funding mortgage credit by means of securitisation, directly or indirectly through other persons or bodies so involved, in order to enable those persons or bodies to perform tasks which are necessary in the funding and management of the mortgage credit by such means

6. 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 the Credit Union, in order to assess my application, obtaining from a credit reporting agency a credit report about me containing consumer credit information.

7. Access to Consumer Credit Information by Trade Insurers (SECTION 18K(1)(e) Privacy Act 1988).

If my application is for commercial credit, I consent to a trade insurer obtaining a credit report about me containing consumer credit information, in order to assess whether to insure the credit provider for the credit given to me, or the risk of providing insurance, or to assess the risk of a default by me on this credit.

Name of applicant:

Signature:

Date:

Name of joint applicant:

Signature:

Date:

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PRIVACY COLLECTION STATEMENT

What is the purpose of the information being collected in this form?

The information requested on this form is required to assess your application for credit, to update any existing information held and for future collection action in the event of loan default. We may not be able to provide you with the requested products and services if this information is not provided. Any updated personal information will be used and disclosed for the purposes set out in the Membership Application which you have previously completed.

To whom may CPS disclose this personal information?

We may subsequently disclose selected information in this form to other organisations, as part of the credit assessment process. This may include credit rating agencies, solicitors, valuers, insurance companies, your employer(s) and credit collection agencies. This form may be lodged with a secure record archival organisation.

How can you gain access to your information?

If you have any queries about the information that we hold about you, please contact CPS Credit Union Co-operative (ACT) Limited in any of the following ways:

Email : cps@cpsact.com.au

Facsimile : 02 62860642

Telephone : 02 62860555

Mail : Locked Bag 1000, Mawson ACT 2607

If you wish us to amend or delete personal information that we hold about you, please let us know and we will assess your request in the light of our regulatory and operational requirements.

Are there any legal reasons for the collection of information on this form?

Selected information collected in this form is required under the Consumer Credit Code.

Note: In the case of loans secured by mortgage or bill of sale if the property or vehicle is jointly owned, the loan application must also be in joint names. Terms and conditions apply to all loans and are available on request. Fees and charges apply and are detailed in the Fees and Charges brochure. All loan interest rates are Annual Percentage Rates (apr) and current apr's are listed in the Interest Rates Flyer.