

# Personal / Car / Line of Credit Loan Application

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

## OFFICE USE ONLY

Branch:  Application Number:  Membership Number:

## PRIMARY APPLICANT TO COMPLETE

Surname:  Given Names:

Residential Address: Street No.  Street Name  Suburb/Town  State  Postcode

### Current residential status:

I / We: ☐ Own the Property ☐ Buying the Property ☐ Renting the Property ☐ Boarding ☐ Living with Parents

Length of Residence:  years  months

If under three years, previous address:

Street No.  Street Name  Suburb/Town  State  Postcode

I / We: ☐ Owned the Property ☐ Was/Were Buying the Property ☐ Rented the Property ☐ Boarded ☐ Lived with Parents

Length of Residence:  years  months

Telephone No. (h):   Date of Birth:

Telephone No. (m):  Email:

Drivers Licence No.:  Expiry Date:

### Employer Details:

Employer:  Your Occupation:

Employer's Address: Street No.  Street Name  Suburb/Town  State  Postcode

Telephone (w):   Length of Service:  years  months

If service is under three years, previous employer and address:

Previous Employer:  Previous Occupation:

Employer's Address: Street No.  Street Name  Suburb/Town  State  Postcode

Telephone (w):   Length of Service:  years  months

### Marital Status:

Married: ☐ Divorced: ☐ Single: ☐ Other: ☐ Number of Dependants:  Ages:

# Personal / Car / Line of Credit Loan Application

## JOINT APPLICANT/CARD HOLDER TO COMPLETE

Relationship To Primary Applicant:

Surname:  Given Names:

Residential Address:  Street No.  Street Name  Suburb/Town  State  Postcode

### Current residential status:

I / We: ☐ Own the Property ☐ Buying the Property ☐ Renting the Property ☐ Boarding ☐ Living with Parents

Length of Residence:  years  months

If under three years, previous address:

Street No.  Street Name  Suburb/Town  State  Postcode

I / We: ☐ Owned the Property ☐ Was/Were Buying the Property ☐ Rented the Property ☐ Boarded ☐ Lived with Parents

Length of Residence:  years  months

Telephone No. (h):   Date of Birth:

Telephone No. (m):  Email:

Drivers Licence No.:  Expiry Date:

### Employer Details:

Employer:  Your Occupation:

Employer's Address:  Street No.  Street Name  Suburb/Town  State  Postcode

Telephone (w):   Length of Service:  years  months

If service is under three years, previous employer and address:

Previous Employer:  Previous Occupation:

Employer's Address:  Street No.  Street Name  Suburb/Town  State  Postcode

Telephone (w):   Length of Service:  years  months

### Marital Status:

Married: ☐ Divorced: ☐ Single: ☐ Other: ☐ Number of Dependants:  Ages:

(Only complete if dependents differ from those of Primary member)

# Personal / Car / Line of Credit Loan Application

## LOAN APPLICATION DETAILS

Loan Amount: \$   
(dollars)

Purpose of the Loan:

Loan Type: ☐ Personal Loan  
☐ Car Loan  
☐ Line of Credit  
☐ Visa - Line of Credit

If this loan is for the purchase of a car, please complete the following:

Make:

Purchase Price: \$   
(dollars)

Model:

Trade-in Price: \$   
(dollars)

Date of Manufacture:  year  month

Deposit: \$   
(dollars)

Annual Salary: Self: \$   
Joint: \$

### Nature of Employment

	Self	Joint		Self	Joint
Full Time:	<input type="checkbox"/>	<input type="checkbox"/>	Contract:	<input type="checkbox"/>	<input type="checkbox"/>
Part Time:	<input type="checkbox"/>	<input type="checkbox"/>	Term of Contract:	<input type="text"/> years	<input type="text"/> months
Casual:	<input type="checkbox"/>	<input type="checkbox"/>			
Other:	<input type="checkbox"/>	<input type="checkbox"/>			

		Per Wk	Per F/night	Per Mth
Gross Wage:	Self: \$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Joint: \$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Details of Other Income:	Self: \$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Joint: \$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

If Other, Specify:

## REFEREE DETAILS

Name of relative not living with you:  Relationship:

Relative's Address:  Street No.  Street Name  Suburb/Town  State  Postcode

Daytime Telephone Number:

Name of friend not living with you:

Friend's Address:  Street No.  Street Name  Suburb/Town  State  Postcode

Daytime Telephone Number:

# Personal / Car / Line of Credit Loan Application

## LIABILITIES

Loans	Repayment Amount	Mthly/ F/nightly	Balances Owing	Payable to Name & Branch
Home Repayments:	\$ <input type="text"/>	m/f <input type="text"/>	\$ <input type="text"/>	<input type="text"/>
Rent & Board:	\$ <input type="text"/>	m/f <input type="text"/>	\$ <input type="text"/>	<input type="text"/>
Other Mortgages:	\$ <input type="text"/>	m/f <input type="text"/>	\$ <input type="text"/>	<input type="text"/>
Car Loan:	\$ <input type="text"/>	m/f <input type="text"/>	\$ <input type="text"/>	<input type="text"/>
Personal Loan - CPS:	\$ <input type="text"/>	m/f <input type="text"/>	\$ <input type="text"/>	<input type="text"/>
Personal Loan - Other:	\$ <input type="text"/>	m/f <input type="text"/>	\$ <input type="text"/>	<input type="text"/>

Cards	Repayment Amount	Mthly/ F/nightly	Balances Owing	Approved Credit Limit	Name of Issuing Credit Provider
Mastercard:	\$ <input type="text"/>	m/f <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>
Visa Card:	\$ <input type="text"/>	m/f <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>
AMEX:	\$ <input type="text"/>	m/f <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>
Credit Card:	\$ <input type="text"/>	m/f <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>
Store A/C's:	\$ <input type="text"/>	m/f <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>
Other:	\$ <input type="text"/>	m/f <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>

### Child Maintenance / Child Care

\$ <input type="text"/>	m/f <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>
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### ESTIMATED VALUE

Residence (House, \$ Unit, etc.):	<input type="text"/>
Other Property/ \$ Land:	<input type="text"/>
Address of Other Property:	<input type="text"/>
Motor Vehicle: \$	<input type="text"/>
Contents - Insured For: \$	<input type="text"/>
Savings: \$	<input type="text"/>
Other Assets:	<input type="text"/>
\$	<input type="text"/>
\$	<input type="text"/>

### CURRENT MOTOR VEHICLE(S) DETAILS

Make:	<input type="text"/>
Model:	<input type="text"/>
Date of Manufacture:	year <input type="text"/> month <input type="text"/>
Make:	<input type="text"/>
Model:	<input type="text"/>
Date of Manufacture:	year <input type="text"/> month <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, provide details:

I/We declare that the information stated within this application is true and correct in every particular. No other information has been given verbally to a Community CPS staff member which is not recorded within this application or on the attached letter. I/We acknowledge that Community CPS will rely only on the information recorded in this application. I/We have not relied upon any representation of the Community 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 Community 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.

# Personal / Car / Line of Credit Loan Application

I/We have read the previous information and agree that the information on this Loan Application is true and correct.  
I/We also consent to Community CPS confirming my/our employment details with my/our employer(s).

Signature of Primary Applicant:  Date:  /  /

Surname:  Given Names:

Signature of Joint Applicant:  Date:  /  /

Surname:  Given Names:

## PRIME PURPOSE FOR LOAN

☐ Business or Investment purposes.

☐ Personal, Domestic or Household purposes.

## Security Offered for this Personal / Car Loan

☐ Secured Personal Loan.

☐ Motor Vehicle

☐ Boat

☐ Caravan

Make:  Model:  Colour:  Rego:

VIN/Chassis No:  Engine No:

## PRIVACY PROTECTION OF INFORMATION Privacy Act 1988

### Please Read Carefully

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

Community CPS 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 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 Community CPS has taken steps to recover.
- Cheque's for an amount greater then \$100 drawn by you, which have been dishonoured more then once.
- the fact that Community CPS is a credit provider to you.
- the fact that you have applied for credit and the amount.
- advice that payments are no longer overdue.
- the opinion of Community CPS that you have committed a serious credit infringement.
- when the credit provided to you has been discharged.
- Court judgements or bankruptcy orders made against you.

### STATEMENT BY APPLICANT(S) FOR CREDIT

Please read carefully before signing. When there is more than one applicant, each applicant is required to sign.

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

☐ Wholly or primarily for domestic, family or household purpose (Consumer Credit).

☐ Wholly or primarily for another purpose (Commercial Credit).

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

Community CPS has informed me that it may give certain personal information about me to a credit reporting agency. I understand that Community CPS 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 18N(1)(b) Privacy Act 1988)

I agree to Community CPS 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 asses my credit worthiness;
- to asses 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 to 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 Community CPS 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.

# Personal / Car / Line of Credit Loan Application

## 5. 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 Community CPS, in order to assess my application, obtaining from a credit reporting agency a credit report about me containing consumer credit information.

I/We have read the previous information and consent to Community CPS obtaining personal information about me/us for the purposes of this credit application in accordance with the Privacy Act 1988.

Signature of Primary Applicant:

Date:

Surname:

Given Names:

Signature of Joint Applicant:

Date:

Surname:

Given Names:

## 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 Community 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 by any of the following mediums:

Email : [cps@cpsact.com.au](mailto: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.

# Personal / Car / Line of Credit Loan Application

## INFORMATION YOU NEED TO SUPPLY TO ASSIST YOUR LOAN APPLICATION

To assist members with fast processing of their Loan Application, the following information is requested to be supplied when you submit your completed Loan Application form.

### 1. Members with Community CPS membership exceeding 6 months:

- For salaried employees a recent pay slip, no more than one month old
- For self-employed applicants, the last two years financial results including balance sheet, trading figures profit and loss (account and tax returns) and documentary evidence of any other income.

### 2. Members Community CPS membership less than 6 months are also required to supply the following additional Information:

- For salaried employees a letter from your employer on business letterhead stating length of employment, fortnightly gross and net salary, details of nature of employment (permanent, part-time, casual or contract) and number of regular hours worked.
- For self-employed applicants, the last two years financial results including balance sheet, trading figures profit and loss (account and tax returns) and documentary evidence of any other income.

### NB. Employee letter is NOT required in the following cases:

- (i) public service employees paying superannuation contributions, if this is verified on the pay slip.
- (ii) home owners/buyers, if a copy of a recent rates notice is supplied.

Statements of account, which are no more than two months old are required for all loans/commitments recorded on the liability section of the Loan Application form.

## IMPORTANT INFORMATION ABOUT THE ASSESSMENT OF YOUR LOAN APPLICATION

All loan applications are assessed against Community CPS lending criteria. This means that we will be assessing the following:

### 1. Your ability to repay the loan from your regular income

This will be determined by the information that you provide to us, being compared with independent statistical data on household expenditure and living expenses. Listed below are details of the information you need to supply with your loan application to ensure fast processing.

### 2. Your credit history, with both Community CPS and other financial institutions

We will evaluate this by undertaking an enquiry with the Credit Reference Association of Australia (CRAA) with your permission as given in the Privacy Consent form which you sign as part of your loan application.

### 3. The stability of your employment and residency.

From the information that you provide in relation to your employment and residency, we will determine your suitability to commit yourself to a certain loan amount over a given term.

### 4. Other Factors.

We will take into account any other relevant factors that you provide or which come to our attention during the assessment of your application. These include sufficient and adequate security (if applicable), debt sufficiency and future debt commitments.

The main aim of our loan assessment process is to examine your application objectively based on the facts presented to us. We want to ensure that you can afford the financial commitment placed on you in the form of loan repayments and to limit the credit risk undertaken by Community CPS and thus by all members of Community CPS.

## INSURANCE COVER AVAILABLE THROUGH YOUR CREDIT UNION

Community CPS offers the following types of insurance that may be of benefit to you:

1. Consumer Credit Insurance    2. Motor Vehicle Insurance    3. Home and/or Contents Insurance    4. Term Life Insurance

Place a tick(s) beside the option(s) for which you would like to receive a premium quote.

### Consumer Credit Insurance

Single: ☐ Joint: ☐ Involuntary Unemployment: ☐ Disablement and  
Disablement: ☐ Life Cover: ☐ Cash Assist (Trauma): ☐  
(Cannot be taken alone)

### General Insurance

Single: ☐ Joint: ☐ Motor Vehicle Insurance: ☐ Auto Equity Insurance: ☐ Home and/or Contents: ☐

Warning: Placement of a tick(s) here does not constitute automatic insurance coverage. Insurance coverage is subject to the insurer accepting your proposal and the insurance premium being paid. Consumer Credit Insurance is also subject to the loan being approved by Community CPS.