



Loan/Overdraft Application Form

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ABN 77 087 650 217 AFSL/Australian Credit Licence 240807

	Primary Member	Joint Member (Applicant)
Purpose of loan		
Surname		
Given Names		
Title		
Home Address		
Postcode		
Length of time there	Years Months	
Previous address <small>if resident under 3 years</small>		
Email address		
Home telephone/mobile		
Date of Birth		
Marital Status		
No. of Dependents		
Drivers Licence No.		
Licence Expiry Date		
Name of Employer		
Employer's Address		
Occupation		
Work Telephone		
Length of Service	Years Months	
Expiry date of term/contract <small>if applicable</small>		
Details of previous employer <small>if in the current position for under 3 years</small>		
Length of service	Years Months	

INCOME	Primary Member	Joint Member (Applicant)
Gross Annual Salary	\$	\$
Gross Fortnightly Salary	\$	\$
Net Fortnightly Salary (After tax and superannuation)	\$	\$
Other Income	\$	\$

(If joint application, please include details for spouse/partner)

Assets	\$	Loans & Expenses		\$
DESCRIPTION	ESTIMATED VALUE	COMMITMENT	NAME OF LENDER	BALANCE OWING
House/Unit		Home Loan		
House/Unit/Land		Investment Loans		
Motor Vehicle		Car Loan/Lease		
Furniture & Household Goods		Personal Loans		
Cash & Term Deposits		Household/Hire Purchase		
Other Assets				
Other Assets		Credit Cards Visa/Amex/Mastercard/Diners etc.		
Total Estimated Value	\$	Store accounts		



PLEASE INCLUDE A CURRENT COPY OF STATEMENTS FOR NON LCU LOANS & ALL CREDIT CARDS

Monthly Expenditure Calculation Sheet (Please complete)

RENT/BOARD	Please provide a copy of the lease or if boarding a letter from the owner	\$
HOME EXPENSES	E.g. Water/Council/Electricity/Telephone/Insurance	\$
FAMILY EXPENSES	E.g. Groceries/Medical/Clothing/Pets	\$
CAR/TRANSPORT	E.g. NRMA/Registration/Insurance/Petrol/Maintenance/Fares	\$
ENTERTAINMENT	E.g. Sport/Newspapers/Theatre	\$
EDUCATION	E.g. Books/Preschool/Fees/Uniforms	\$
TOTAL MONTHLY EXPENSES		\$

DETAILS OF LOAN/OVERDRAFT AMOUNT	
AMOUNT OF THIS LOAN	\$
BALANCE OF EXISTING LCU LOAN	\$
TOTAL LOAN SOUGHT	\$

If applicable please provide estimated purchase price of property	\$
Preferred Repayment \$ _____	Term _____
FORTNIGHTLY OR	<input type="checkbox"/>
MONTHLY REPAYMENTS	<input type="checkbox"/>

Consent for Electronic Delivery of Statements & Notices

Please use my email address:

- to send me statements and notices for all my banking and loan accounts; or
- to tell me that they are available to view or download from your Internet Banking site.

I understand that:

- you will not be posting paper statements and notices to me
- I need to check my emails regularly
- I can revert to receiving paper statements and notices in the post at any time

Please complete this Service Nomination if you are joint borrowers and only require 1 Statement of the loan to be sent

I/We nominate _____
(Full name of person nominated)

(Mailing Address)

To receive notices and other documents under the National Credit Code on behalf of me/all of us.

Date: _____

(Signature)

(Signature)

(Name of joint party)

(Name of joint party)

IMPORTANT NOTICE: 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 the nomination and accordingly wish to receive directly a copy of any notice or other document under the National Credit Code.

Have you signed the Service Nomination form

Have you enclosed the relevant documentation

FINANCIAL DETAILS

BEFORE PROCEEDING WITH THIS APPLICATION

- YOU SHOULD READ THE LABORATORIES CREDIT UNION'S PRIVACY NOTICE WHICH SETS OUT KEY INFORMATION ABOUT WHY WE ARE COLLECTING YOUR PERSONAL INFORMATION, HOW WE USE IT, DISCLOSE IT AND SECURE IT.**
- YOU WILL NEED TO PROVIDE THE FOLLOWING INFORMATION SO THAT THE LOAN APPLICATION CAN BE ASSESSED WITHOUT DELAY.**
 - 2 CURRENT PAYSLEIPS OR A LETTER FROM YOUR EMPLOYER STATING YOUR COMMENCEMENT DATE AND SALARY DETAILS
 - PROOF AND SOURCE OF OTHER INCOME
 - IF SELF-EMPLOYED, FULL FINANCIAL STATEMENTS AND TAX ASSESSMENTS FOR THE LAST 2 YEARS AND CURRENT FIGURES NO MORE THAN 3 MONTHS OLD
 - STATEMENT OF YOUR HOME AND/OR ANY OTHER LOANS
 - STATEMENT OF ALL CREDIT/STORE CARDS SHOWING THE CREDIT LIMIT
 - A RECENT COPY OF RENTAL LEASE OR IF BOARDING, A LETTER FROM THE OWNER
 - IF YOUR PAY IS NOT CURRENTLY DEPOSITED TO A LCU ACCOUNT, PLEASE SUPPLY 3 MONTHS STATEMENTS SHOWING PAYROLL INCOME.