

LOAN APPLICATION

How much do you want to borrow? \$

Do you have an existing loan with Nova? Yes/No

What is the purpose of this Loan?

What Security can you provide? (e.g. 'car being purchased').....

APPLICANT 1 - THE BORROWER

Surname Given Names

Mr Mrs Ms Miss Membership Number

Current Address

Postcode for years months

Previous Address

Postcode for years months

Home Telephone Number Work Telephone Number

Mobile Phone Number Date of Birth/...../..... Marital Status

Driver's Licence Number Expiry Date

Number of Dependants Ages of Dependants

Current Employer Name of Contact

Occupation Full Time Part time Self Employed Years of Service

Employer's Address Postcode

Previous Employer (if above less than 3 years) Years of Service

Previous Employer's Address Postcode

Residential Status: Owned Renting Buying Boarding

APPLICANT 2 JOINT BORROWER

Surname Given Names

Mr Mrs Ms Miss Membership Number

Current Address

Postcode for years months

Previous Address

Postcode for years months

Home Telephone Number Work Telephone Number

Mobile Phone Number Date of Birth/...../..... Marital Status

Driver's Licence Number Expiry Date

Number of Dependants Ages of Dependants

Current Employer Name of Contact

Occupation Full Time Part time Self Employed Years of Service

Employer's Address Postcode

Previous Employer (if above less than 3 years) Years of Service

Previous Employer's Address Postcode

Residential Status: Owned Renting Buying Boarding

REFERENCES

Names and addresses of 2 Relatives or Friends in Australia not living with you:

	Name	Address	Telephone	Relationship
1.
2.

The law requires us to have available information about how we will deal with your personal information and your credit information. You can access our Privacy Notification [click here](#) to save, read and print.

Nova Credit Union Limited ABN 40 087 650 440 Australian Credit Licence 240918

Statement of Earnings – What do you earn?

	Weekly Income after Tax (Base earnings only)	* Evidence Attached Y/N	Comments
Applicant 1			
Applicant 2			
Rent Receipts			
Family Allowances			
Other Income			

Statement of Financial Position-What do you own?

Assets	Estimated Value \$	Amounts Owing \$	Lender's Name	Repayments (per week) \$
Home				
Furnishings				
Other Real Estate (Investment property etc)				
Car 1				
Car 2				
Boat/Caravan etc				
Savings				
Shares				
Superannuation				
Any other Assets				
Rental details if renting				
Landlords details				Weekly rent \$

Other Loans- How much do you owe?

Type of Loan	Limit \$	Balance \$	Lender's Name	Repayments (per week) \$
Credit Card				
Credit Card				
Credit Card				
Store Account				
Store Account				
Personal Loan				
Personal Loan				
Other Loans				

Other Living Expenses

	Repayments (per week) \$
Car, Rates Electricity, Gas, Telephone, Food, Clothing, Personal, Insurances, Strata fees	
Childcare	
Additional Motor Vehicle	
Pay TV	
Mobile Phone	
GYM/Other membership	
Other (please specify)	

Details of Cars you currently own/paying off

Make	Model	Year	Rego Number	Value

Permission to obtain and disclose credit and personal information	
<p>What information can be disclosed?</p>	<p>The Privacy Act allows Nova Credit Union Limited ('we', 'us', 'our') ACN 087 650 440 and other applicable persons to disclose personal information about you when related to the primary purpose for which it was collected. In connection with providing credit to you, personal information may include credit information, such as:</p> <ul style="list-style-type: none"> • details to identify you and verify your identity, such as your name, sex, date of birth, current and 2 previous addresses, your current and last known employer, and your driver's licence number • the fact that you have applied for credit and the amount or that we are a current credit provider to you, or that you have agreed to be a guarantor • advice that payments previously notified as unpaid are no longer overdue <ul style="list-style-type: none"> • (from 12 March 2014) information about your current or terminated consumer credit accounts and your repayment history • payments overdue for at least 60 days and for which collection action has started • in specified circumstances, that in our opinion you have committed a serious credit infringement • the fact that credit provided to you by us has been paid or otherwise discharged, and • other information about credit standing, worthiness, history or capacity that credit providers can disclose under the Privacy Act, including a credit report. <p>Your sensitive information (eg, membership of a professional or trade association) may also be disclosed where relevant to this application.</p>
<p>Why do we obtain information?</p>	<p>Before, during or after the provision of our products and services to you, we may obtain your personal information for the purpose of providing products and services to you and managing our business. When providing credit to you, this may include assessing your application for consumer or commercial credit or to be a guarantor for the applicant, assessing your credit worthiness, managing your loan or the arrangements under which your loan is funded or collecting overdue payments.</p> <p>If you do not provide us with the personal information that we request, we may not be able to consider your application for credit or provide other services."</p>
<p>Who can give or obtain information?</p>	<p>For the purpose of providing products and services to you and managing our business, we may give information to:</p> <ul style="list-style-type: none"> • external service providers to us, such as organisations which we use to verify your identity, payment systems operators, mailing houses and research consultants • insurers and re-insurers, where insurance is provided in connection with our services to you • superannuation funds, where superannuation services are provided to you • debt collecting agencies, if you have not repaid a loan as required • our professional advisors, such as accountants, lawyers and auditors • state or territory authorities that give assistance to facilitate the provision of home loans to individuals • other credit providers and their professional advisors • your representative, for example, lawyer, mortgage broker, financial advisor or attorney, as authorised by you, or <ul style="list-style-type: none"> • government and regulatory authorities, if required or authorised by law. <p>In addition, in connection with providing credit to you, we and the Credit Providers mentioned below may:</p> <ul style="list-style-type: none"> • obtain a commercial and consumer credit report containing personal information about you from a credit reporting body • obtain personal information about you from your employer and any referees that you may provide. • exchange credit information about you with each other, and • exchange credit information about you with any credit reporting body and any other provider of credit to you named in your credit application or a credit report from a credit reporting body. <p>Credit Providers can mean:</p> <ul style="list-style-type: none"> • us • other entities that may be involved in a securitisation arrangement which we use to fund your loan.
<p>Important information about credit reporting bodies</p>	<p>If you apply for or hold any kind of credit with us, we may disclose information to a credit reporting body. That includes disclosing that you are in default under a credit agreement or have committed a serious credit infringement, if that is the case. (Specifically, we may disclose information to or collect information from Veda Advantage, whose privacy policy and contact details are at www.veda.com.au .</p> <p>Credit reporting bodies collect credit information about individuals which they provide as credit reports to credit providers and others in the credit industry to assist them in managing credit risk, collecting debts and other activities.</p> <p>"Credit pre-screening" is a service for credit providers wishing to send direct marketing material about credit services. A credit reporting body uses information it holds to screen out individuals who do not meet criteria set by the credit provider. From 12 March 2014, credit reporting bodies must maintain a confidential list of individuals who have opted out of their information being used in pre-screening. To opt-out of credit pre-screening, contact the credit reporting body, using the contact details on their websites, referred to above.</p> <p>From 12 March 2014, you can also ask a credit reporting body not to use or disclose your personal information for a period if you believe on reasonable grounds that you have been or are likely to be a victim of fraud, including identity fraud.</p>

The Following documents should be returned with your application:

1. **Proof of income** – This may be in the form of
 - ❑ Wage & Salary Earners: 2 recent consecutive pay slips or a letter from your employer confirming length and basis of employment and amount of salary and wages.
 - ❑ Social Security Recipients: a letter from Centre link
 - ❑ Self Employed Applicants: Profit and loss statements and personal tax assessment for the last two years.

2. **Proof of Major assets** – This may be In the form of:
 - ❑ House and land: copy of rates notice and a home loan statement or rent statement.
 - ❑ Motor Vehicle: Copy of certificate of registration

3. **Record of savings** – This may include:
 - ❑ Passbooks/ statements/ investment certificates.
 - ❑ New members are requested to supply a 3 month statement of the account to which their pay is credited to.

4. **Credit history** – This may include:
 - ❑ Loan Statements/ credit card statements / letters from previous or existing credit providers.

5. **Security details** – Where a motor vehicle is being offered as security for your proposed loan, before your loan cheque can be issued we will require:
 - ❑ For Private sales: A copy of the registration papers
 - ❑ For Vehicle supplied by a registered dealer: a copy of the invoice.
 - ❑ In all cases a copy of a comprehensive insurance policy noting Nova Credit Union as having a financial interest in the vehicle.

6. **Living Arrangements** – one of the following
 - ❑ Letter of Board
 - ❑ Rent Receipt / or lease
 - ❑ Rates Notice – if home owner/buyer

Where real property is proposed as security, details of our requirements will be provided on application.

These requirements are listed solely for the purpose of minimising delay in the processing of your application. Nova Credit Union Limited reserves the right to make additional requests, as it may deem applicable in the case of any individual application.