

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			

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)				
Investment property 2				
Investment property 3				
Car 1				
Make				
Model				
Year				
Rego No.				
Car 2				
Make				
Model				
Year				
Rego No.				
Boat/Caravan/Car 3 etc. Deatais				
Make				
Model				
Year				
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				
Credit Card				
Credit Card				
Store Account				
Store Account				
Personal Loan				
Personal Loan				
Other Loans				
TOTAL				

Weekly Living Expenses Estimation	<u>Must be completed</u>	Weekly Amount
Clothing and personal care: Clothing, footwear, cosmetics, and personal care		\$
Connections: Phone, Mobile, Internet, Cable TV and any other similar subscriptions		\$
Education: Public and private education fees and associated costs (preschool, primary, secondary and tertiary) including books, uniforms etc.		\$
Groceries: Supermarket, Meat, Fruit & Vegetables		\$
Insurances: All insurance including health, home and contents, life and income protection, pet insurance, voluntary Super		\$
Investment property utilities, rates and related costs including rates, taxes, levies, body corporate and Strata fees, repairs and maintenance, other household items and utilities (excluding insurance, telephone, internet and pay TV as they are categorised separately.		\$
Medical and health costs including doctor, dental, optical, and pharmaceutical, etc. (excluding health insurance which is categorised under insurance)		\$
Other: Unique items not covered in above categories (Regular expenses not noted elsewhere)		\$
Owner occupied property, utilities, rates and related costs including rates, taxes, levies, body corporate and Strata fees, repairs and maintenance, other household items and utilities (excluding insurance, telephone, internet and pay TV as they are categorised separately)		\$
Recreation and Entertainment: Dining Out, Movies, Gifts, membership fees, pet care, holidays & Other		\$
Transport: Public, Petrol, Registration, Insurance & Servicing		\$
	Total	\$

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.