

Date
 Loan Purpose

Member Number (office use only)
 Amount Required

Personal Details (Applicant 1)

Surname
 Given Name(s) Title
 Residential Address
 Postcode:
 Mailing Address (if different to residential address)
 Period of Residence Years Months
 Previous Address (if resident under 3 yrs)
 Period of Residence (previous address) Years Months
 Telephone No. Mobile
 Email Address
 Drivers Licence No. Expiry State
 Marital Status Age of Dependents
 Date of Birth DD / MM / YYYY

Please tick one

Owner/LCU Mortgage Buying/Other Mortgage
 Renting Boarding Other

Employment details (Applicant 1)

Occupation
 Employer
 Address
 Telephone No. Date Commenced
 Employment Status (i.e. fulltime, part-time, casual/contract)
 Period of Employment Years Months
 Previous Employer (if less than 3 years)
 Period of Employment Years Months

Personal Details (Applicant 2)

Surname
 Given Name(s) Title
 Residential Address
 Postcode:
 Mailing Address (if different to residential address)
 Period of Residence Years Months
 Previous Address (if resident under 3 yrs)
 Period of Residence (previous address) Years Months
 Telephone No. Mobile
 Email Address
 Drivers Licence No. Expiry State
 Marital Status Age of Dependents
 Date of Birth DD / MM / YYYY

Please tick one

Owner/LCU Mortgage Buying/Other Mortgage
 Renting Boarding Other

Employment details (Applicant 2)

Occupation
 Employer
 Address
 Telephone No. Date Commenced
 Employment Status (i.e. fulltime, part-time, casual/contract)
 Period of Employment Years Months
 Previous Employer (if less than 3 years)
 Period of Employment Years Months

What you own (assets of both borrowers)	Estimated Value (\$)
Property (address)	\$
	\$
	\$
Motor Vehicles (make, model, year)	\$
	\$
	\$
Savings/Investments/Shares and who with?	\$
	\$
	\$
All other assets (superannuation, tools of trade etc.)	\$
	\$
	\$
Total estimated value	\$

Income	(\$ pm)
Applicant 1 gross monthly salary	\$
Applicant 2 gross monthly salary	\$
Superannuation/pension - Applicant 1	\$
Superannuation/pension - Applicant 2	\$
Rental income	\$
Other income (specify) - Applicant 1	\$
Source	
Other income (specify) - Applicant 2	\$
Source	
Total income	\$

Why do we need this information?

Under Responsible Lending we are required to verify your financial situation. To do so, we require from you the supporting documents listed on page 3. If you cannot provide these we may not be able to process your application.

Liabilities		
Existing Mortgage(s) & who with?	Monthly repayment	Balance owing
	\$	\$
	\$	\$
	\$	\$
Personal/Car Loan(s) & who with?	\$	\$
	\$	\$
	\$	\$
Credit Card(s), Store Card(s) or Accounts & who with?		Limit
		\$
		\$
		\$
Overdraft(s) & who with?		Limit
		\$
Other liabilities eg. Child support, HECS (List full details)	Monthly repayments	Balance owing
	\$	\$
	\$	\$
Rent/Board if an ongoing expense	Monthly repayments	
	\$	
Your monthly expenses		(\$ pm)
Property (council rates, gas, water, electricity, body corporate, strata fees, agent fees & maintenance) (excluding insurance)		\$
Insurances (home contents, building, landlord, CTP & motor vehicle, life, income protection, health and pet)		\$
Education (Public and Private Education fees, and all associated costs including books & uniforms)		\$
Childcare (Preschool, before/after school care and nannies)		\$
Groceries (Food and groceries including household products and toiletries)		\$
Communication/Social Media (Mobile and Home Telephone, Internet, pay TV, media streaming subscriptions)		\$
Transportation (fuel, vehicle servicing & registration, public transport) (excluding MV insurance)		\$
Medical & Health Costs (doctor, optical, dental and pharmaceutical) (excluding health insurance)		\$
Entertainment & Recreation (Pay TV, Gym membership, theatre, sporting fees)		\$
Clothing & Personal Care (Clothing, footwear, grooming, cosmetics etc.)		\$
Other (Any other ongoing expenses not covered above)		\$
Total		\$

Documentation to be supplied prior to your loan being approved

The following information (where appropriate) must be supplied when lodging your loan application.

Permanent Employees Two most recent consecutive payslips, if your pay is deposited with LCU or last three months full account statements from your financial institution showing continuity of salary. If this is a joint loan evidence of both incomes is required.

Casual Employees A letter from your employer(s) on a company letterhead confirming the length of your employment(s) and current salary(ies).

Self Employed Last two years personal, and if applicable, business tax returns and current balance sheet and profit and loss statement. Latest year's tax assessment notice.

Refinancing or consolidating When the purpose of the loan is to refinance or consolidate existing debts, the latest three consecutive statements for each debt being refinanced is required. Find out how much you need to borrow by getting your current payout figures from your financial institution. You must continue to make your loan repayments until your loan has been settled.

Proof of purchase Where the purpose of the loan is to purchase a new or used car, motor bike, boat, caravan, truck or travel you are required to supply an invoice.

Proof of other income Proof and source of any other income

Proof of expenditure Last 3 months bank and credit/store card statements, Rental Agreements

Consents and notices

I consent to your giving me documents such as loan offers (in the form of a contract for us to accept), statements and notices electronically.

I understand that:

- you will stop posting me paper statements and notices
- I need to check my emails regularly
- I can revert to receiving paper statements and notices in the post at any time

For loan documents, I understand that you must sign any loan offer you make to me. I consent to that requirement being met by your attaching the offer document to an email addressed to me.

Applicant 1
The email address to use is

Applicant 2
The email address to use is

Applicant 1

Applicant 2

Signature

Date

Signature

Date

Acknowledgements, privacy, consent and declaration

I declare that I/we are Australian citizens or permanent residents aged 18 years or over and the information stated in this application is true and correct in every particular.

I authorise Laboratories Credit Union to make any relevant enquiries into the references mentioned, my/our employer or any other credit provider at any time during the processing of this loan.

Where this loan application is for a commercial loan, by submitting this application you expressly consent to our obtaining a credit report containing your credit information in order to assess your commercial loan application.

In the event of my/our accepting an offer of a loan from Laboratories Credit Union, I understand that I/we will become a member/s of Laboratories Credit Union once acceptable identification is provided and verified and the \$10 share/s is paid.

Applicant 1

Applicant 2

Signature

Date

Signature

Date

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Laboratories Credit Union [LCU] Privacy Notification

Outline

This Privacy Notification sets out:

- why we collect and use your information
- how we collect and use your information
- what happens if you do not wish to provide us with information
- whether we provide your information to other entities
- the availability of our Privacy Policy
- when we can disclose certain information to a credit reporting body
- how a credit reporting body may use your information
- whether we disclose your information overseas and if so, where
- how you can contact us.

Collection & use of your information

We collect and use your information to:

- provide you with membership benefits, financial services and products or information about those benefits, services and products
- provide you with information about financial services and products from 3rd parties we have arrangements with
- conduct market and demographic research in relation to the products and services you and other members acquire from us
- establish your eligibility for a loan
- establish your capacity to repay a loan.

The law also requires us to collect and hold your information:

- for our register of members under the Corporations Act
- to verify your identity under the AML/CTF Act
- to assess your capacity to pay a loan under the National Consumer Credit Protection Act.

How we collect your information

We will collect information about you and your financial position from you directly.
When you apply for a loan, we will collect information about your credit history from a credit reporting body.

How you can access your information

You can request access to your information at any time.

What if you do not wish to provide us with information?

If you do not give us the information we require, we may not be able to admit you to membership or provide you with the financial service or product you have applied for.

Providing your information to credit reporting bodies

The credit reporting bodies we disclose information to are:

-) Equifax Pty Ltd
-) Experian Ltd
-) Illion (DBCC Pty Ltd)

If you do not make your repayments when they fall due or commit a serious credit infringement, we may disclose this to Equifax and/or Experian and/or illion. Any information we provide to Equifax and/or Experian and/or illion will be included in reports provided to credit providers to help them to assess your creditworthiness.

You can ask Equifax; Experian and illion not to use your information for pre-screening of direct marketing by a credit provider. You can also ask them not to use or disclose your information if you reasonably believe that you have been or are likely to be a victim of fraud.

You can download a copy of the credit reporting body's policy on the management of information from their websites:

-) Equifax Australia's www.equifax.com.au
-) Experian Australia's www.experian.com.au
-) Illion (Dun & Bradstreet) www.dnb.com.au

Providing your information to other entities

We disclose your information to other entities. We can disclose your information to:

- entities that verify identity
- providers of payment and card services, when you make a transaction using a payment service or a card
- lawyers, conveyancers, accountants, brokers and agents who represent you
- contractors for statement printing and mail out, card and cheque production, market research or direct marketing
- affiliated product and service suppliers to provide information to you about their services and products
- credit reporting bodies and other financial institutions that have previously lent to you
- persons you use as referees
- for property loans – property valuers and insurers
- mortgage documentation service
- trustee and manager of securitised loan programs
- any proposed guarantor of a loan
- debt collection agencies, lawyers, process servers
- our auditors.
- Financial institutions who we have a loan sharing scheme arrangement in place

We will also disclose your information to law enforcement and government agencies as required by law.

Our Privacy Policy

Our Privacy Policy is available at www.lcu.com.au. The Policy contains information about:

- how you can access your information
- how you can seek correction of your information
- how you make a complaint and how we will deal with it
- in what overseas countries we are likely to disclose your information
- how we manage your credit-related personal information.

Disclosure to overseas recipients

We do not currently disclose your information to overseas recipients.

How to contact us

In Person: 1 The Village, 3 Julius Avenue, North Ryde, NSW 2113
Write to us: PO Box 1967, Macquarie Centre, 2113
Phone us: 02 9859 0585
Email us: info@lcu.com.au
Website: www.lcu.com.au