

Loan Application Form



3 Easy steps to apply for a loan?

1. Fill out the loan application form
2. Email the application via secure email
3. Once we have received the application a loans officer will be in touch to let you know what supporting documents are required to complete the loan assessment.

At FSCU we aim to provide pre-approval within 24-48 business hours of receiving supporting documents.

Credit eligibility criteria, terms and conditions, fees and charges apply.
General terms and conditions apply and are available at www.fscu.com.au or on request at our office.

**Not a member of FSCU?
Contact our office to find out more**

For security reasons could you please send all documents via secure email.



- To access secure email:**
1. Log onto internet banking
 2. Click on View Mail
 3. Select Compose
 4. Attach Loan Application and any supporting documents.

Loan Application Form

Home / Personal / Car

Names(s)

Member Number(s)

1. Loan details

Home loan

LOAN PURPOSE

Purchase Refinance Purchase

Describe other

Amount required

PAYMENT TYPE

Principal & Interest

Weekly Fortnightly Monthly

Car loan / Personal loan

LOAN PURPOSE

Car Personal

This Loan is Predominantly for:

Amount required

PAYMENT TYPE

Principal & Interest

Weekly Fortnightly Monthly

2. Security offered

PROPERTY DETAILS

Address (if known)

Suburb

Postcode

Name of solicitor / conveyancer (if known)

Purchase price

Council value

Estimated value

PERSONAL LOAN / CAR LOAN

Year

Make

Model

Purchase price

Estimated value

3. Consent to receiving electronic communications

I consent to receiving electronic communications by email, SMS or through Internet Banking. The effect of this consent is that paper documents may no longer be given by FSCU and I must regularly check my electronic communications for documents. I may withdraw my consent to receiving electronic communications at any time.

Primary applicant

Joint applicant

4. Which product best suits your needs?

Fire Service Credit Union is committed to helping members achieve their personal financial goals, so it is important we understand your objectives as well as your current financial position. This will ensure we help you select

the most appropriate loan product that meets your immediate and future needs. The questions below will enable us to make an assessment on the suitability of the loan as required by the National Consumer Credit Code.

PRODUCT REQUIREMENTS

Flexibility to pay off loan sooner – Variable Interest rate	Yes	No	n/a
Interest only repayments	Yes	No	n/a
Make additional repayments	Yes	No	n/a
Redraw Facility	Yes	No	n/a
Line of credit/overdraft	Yes	No	n/a

THINGS TO CONSIDER

What are your short term financial goals? (12 Months)

What are your mid to long term financial goals?

Are you aware of early payment options? (early/partial)

Yes No n/a

Are you aware Interest rates may change with market movements increasing or decreasing loan repayments ?

Yes No n/a

Are you aware of the risks & that financial discipline is required ?

Yes No n/a

Refinancing - Will the new loan be used to refinance existing debts?

Yes No n/a

If so, what are the outcomes you wish to achieve?

Financial Situation- Are there any circumstances that you are aware of that could affect your ability to repay this loan?

Yes No n/a

Have you received advice from an accountant, solicitor or financial planner regarding your financial objectives that need to be considered?

Yes No n/a

If yes, please provide details

THINGS TO CONSIDER

Do you have insurance to protect your lifestyle e.g life, permanent disablement, income protection etc?

Yes No n/a

How would your lifestyle needs be maintained if you and/or your partner were:

a. Temporarily unable to earn an income through sickness/illness?

b. Permanently unable to earn an income i.e through death/permanent disability?

Do you understand your obligations to continue loan repayments under these circumstances?

Yes No n/a

Do you currently have Home/Contents/Motor Vehicle insurance?

Yes No n/a

Have you reviewed your insurance for building/contents to see if you have enough cover?

Yes No n/a

Do you currently have an investment or retirement plan in place?

Yes No n/a

Do you currently use FSCU for your everyday banking needs?

Yes No n/a

5. Personal details – this application is to be completed by either applicant(s) not a combination of the two

Primary applicant

Member no. Last name

First name Middle name

Drivers licence no. Exp. date

Date of birth / / Marital Status

No. and age of dependants

Residential address Suburb

Postcode Period of time at this address (years)

Previous residential address (if less than 3 years)

Residential address Suburb

Postcode Period of time at this address (years)

Contact no. (mobile) Contact no. (work)

Email

Referee / contact details of a friend or relative not residing with you:
Name

Contact no. (mobile) Relationship

Address

Joint applicant

Member no. Last name

First name Middle name

Drivers licence no. Exp. date

Date of birth / / Marital Status

No. and age of dependants

Residential address Suburb

Postcode Period of time at this address (years)

Previous residential address (if less than 3 years)

Residential address Suburb

Postcode Period of time at this address (years)

Contact no. (mobile) Contact no. (work)

Email

Referee / contact details of a friend or relative not residing with you:
Name

Contact no. (mobile) Relationship

Address

6. Employment details

Primary applicant

Occupation

Current employer name

Employer address

Date commenced

Type of employment

Full time

Part time

Casual

Previous Employer (if employed by present employer less than 3 years)
Name

Previous employer address

Previous occupation

Employed from

Employed to

Joint applicant

Occupation

Current employer name

Employer address

Date commenced

Type of employment

Full time

Part time

Casual

Previous Employer (if employed by present employer less than 3 years)
Name

Previous employer address

Previous occupation

Employed from

Employed to

7. Income details

Primary applicant

MAIN EMPLOYMENT INCOME

Gross

Frequency

OTHER INCOME

Rental address

Gross

Frequency

Type

Gross

Frequency

Joint applicant

MAIN EMPLOYMENT INCOME

Gross

Frequency

OTHER INCOME

Rental address

Gross

Frequency

Type

Gross

Frequency

8. Judgements

Primary applicant

Have you ever been declared bankrupt, been insolvent or assigned your estate for the benefit of creditors? Yes No

Have you ever had any financial judgements or legal proceedings against you, including current proceedings? Yes No

Have you been a shareholder or officer of a company to which a manager, receiver or liquidator was appointed? Yes No

Are you a guarantor for another person's loan? Yes No

If yes, provide details

Joint applicant

Have you ever been declared bankrupt, been insolvent or assigned your estate for the benefit of creditors? Yes No

Have you ever had any financial judgements or legal proceedings against you, including current proceedings? Yes No

Have you been a shareholder or officer of a company to which a manager, receiver or liquidator was appointed? Yes No

Are you a guarantor for another person's loan? Yes No

If yes, provide details

9. Assets – Please enter the combined liability position of all applicants

Primary applicant

REALESTATE

Estimated value Address
\$

Suburb Postcode

Estimated value Address
\$

Suburb Postcode

MOTOR VEHICLE

Estimated value Make
\$

Model Year

Estimated value Make
\$

Model Year

INVESTMENTS

Savings Superannuation
\$ \$

Shares Other
\$ \$

Joint applicant

REALESTATE

Estimated value Address
\$

Suburb Postcode

Estimated value Address
\$

Suburb Postcode

MOTOR VEHICLE

Estimated value Make
\$

Model Year

Estimated value Make
\$

Model Year

INVESTMENTS

Savings Superannuation
\$ \$

Shares Other
\$ \$

10. Liabilities – Please enter the combined liability position of all applicants

RENT / BOARD

Payment	Frequency
\$	

OTHER

	Lender	Rate %	Limit / redraw	Balance	Repayment	Frequency	Pay Out
Mortgage Owner/occupier			\$	\$	\$		
Mortgage Investment Loan			\$	\$	\$		
Mortgage Secured Loan			\$	\$	\$		
Personal Loan			\$	\$	\$		
Car Loan			\$	\$	\$		
Lease / Hire purchase			\$	\$	\$		
Overdraft Limit			\$	\$	\$		
Credit Card 1			\$	\$	\$		
Credit Card 2			\$	\$	\$		
Childcare Support			\$	\$	\$		
Store Card			\$	\$	\$		
HECS / HELP			\$	\$	\$		
Other (ZipPay / AfterPay)			\$	\$	\$		

11. Other expenses

EXPENSE CATEGORY	DETAILED DESCRIPTION	TOTAL \$ PER MONTH	
Housing & Property expenses (including Utilities)	Primary residence - rates	\$	
	Primary residence - electricity	\$	
	Primary residence - gas	\$	
	Primary residence - emergency services levy	\$	
	Primary residence - water	\$	
	Non-primary residence/s - rates	\$	
	Non-primary residence/s - electricity	\$	
	Non-primary residence/s - gas	\$	
	Non-primary residence/s - emergency services levy	\$	
	Non-primary residence/s - water	\$	
	Strata Fees	\$	
	Telephone & Internet	Telephone accounts (home and mobile), internet	\$
	Pay TV	Pay TV subscriptions	\$

EXPENSE CATEGORY	DETAILED DESCRIPTION	TOTAL \$ PER MONTH
Groceries	Typical supermarket bill for groceries - food, toiletries, cleaning products etc	\$ <input type="text"/>
Recreation & Entertainment	Alcohol, tobacco, gambling, restaurants, membership fees subscriptions, pet care, holidays	\$ <input type="text"/>
Clothing & Personal Care	Clothing, footwear, cosmetics, personal care	\$ <input type="text"/>
Medical & Health (excluding health insurance)	Medical & health costs including doctor, dental, optical & pharmaceutical etc.(exclude health insurance)	\$ <input type="text"/>
Transport	Fuel	\$ <input type="text"/>
	Registration - Primary vehicle	\$ <input type="text"/>
	Maintenance & servicing	\$ <input type="text"/>
	Parking costs	\$ <input type="text"/>
	Public transport	\$ <input type="text"/>
	Registration of vehicles other than car	\$ <input type="text"/>
	Public Education	Public school (preschool, primary and secondary) fees & associated costs (books, uniforms etc)
Private Education (including any tuition)	Private school (preschool, primary and secondary) fees & associated costs (books, uniforms etc)	\$ <input type="text"/>
	Childcare	\$ <input type="text"/>
Insurance	Primary residence - buildings / contents	\$ <input type="text"/>
	Car insurance	\$ <input type="text"/>
	Non-primary residence/s - buildings / contents	\$ <input type="text"/>
	Landlord insurance	\$ <input type="text"/>
	Health insurance	\$ <input type="text"/>
	Life insurance	\$ <input type="text"/>
	Vehicle insurance (other than car)	\$ <input type="text"/>
	Other Unique items not covered in above categories (please provide details)	<input type="text"/>
	<input type="text"/>	\$ <input type="text"/>
	<input type="text"/>	\$ <input type="text"/>
TOTAL		\$ <input type="text"/>

ACKNOWLEDGMENT

By signing this application, you acknowledge having read and understood this permission to obtain and disclose information. You authorise the persons and organisations named above to give and obtain the information in the ways specified above until the credit is repaid in full.

Primary applicant

Name

Signature

Date

 / /

Joint applicant

Name

Signature

Date

 / /

The Privacy Act allows **Fire Service Credit Union ACN 17 087 651 152** ('we', 'us', 'our') to use and disclose personal information we collect about you for the primary purpose for which it was collected and for related secondary purposes that you would reasonably expect.

What information can be used and disclosed?

In connection with providing credit to you, personal information may include **credit information**, such as:

- 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.
- advice that payments previously notified as unpaid are no longer overdue
- information about your current or terminated consumer credit accounts and your repayment history
- financial hardship information about you
- information about new credit arrangements you may have made in relation to consumer credit to deal with any defaults or serious credit infringements by you
- 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
- information about court judgments which relate to credit that you have obtained or applied for
- information about you on the National Personal Insolvency Index
- publicly available information about your credit worthiness
- 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.

When and why we collect information?

Before, during or after the provision of our products and services to you, we may collect your personal information for the purposes of providing products and services to you, managing our business and complying with laws. When providing credit to you, this may include assessing your application for consumer credit, assessing your credit worthiness, managing your loan or the arrangements under which your loan is funded or collecting overdue payments.

Some laws require us to obtain personal information about you before we provide you with particular products or services or process particular transactions in which you are involved – eg laws relating to anti-money laundering and counter-terrorism financing, consumer credit, taxation and real property transactions.

If you do not provide us with the personal information we request, we may not be able to consider your application for credit or provide other products and services.

Who can give or collect information?

For the purpose of providing products and services to you, managing our business and complying with laws, we may give your personal information to:

- 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
- 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
- government and regulatory authorities and other organisations, if required or authorised by law

In addition, in connection with providing credit to you, we may:

- 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.
- any agent or contractor of ours assisting in processing a loan application, and
- other entities that may be involved in a securitisation arrangement or other joint arrangement which we use to fund or manage your loan, including without limitation and any loan originator.

Disclosure to overseas recipients

We will not disclose your personal information to overseas recipients.

Important information about credit reporting bodies

If you apply for or hold any kind of credit with us, we may disclose information about you 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 Equifax, whose privacy policy and contact details are at www.equifax.com.au) 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.

We do not need your consent to make an information request about you to a credit reporting body. If we make a request, it may affect your credit score or credit rating calculated by the credit reporting body.

The impact of credit information requests on your credit score or credit rating will depend on the type and amount of credit you apply for, the frequency of requests, and your credit history.

"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. 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.

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.

Disclosures to insurers

Lenders' mortgage and trade insurers

In connection with providing credit to you, a lenders' mortgage insurer or a registered trade insurer may obtain credit information about you from a Credit Provider or from a credit reporting body to assess whether to provide lenders' mortgage insurance to us in relation to an application for consumer credit, or whether to provide trade insurance to us in relation to an application for commercial credit.

The credit reporting body we disclose information to is Equifax.

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

You can ask Equifax 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.

Personal information about third parties

You represent that, if at any time you supply us with personal information about another person (for example a referee), you are authorised to do so; and you agree to inform that person about who we are, how to contact us, and how to obtain our Privacy Policy, and that we will use and disclose their personal information for the purposes set out in this Notice and that they can gain access to that information by contacting

Security, privacy policy and marketing preferences

Security

We take all reasonable steps, including technical and organisational measures, to ensure that all your personal information held by us (on our website or otherwise), is protected from misuse, interference and loss, and from unauthorised access, disclosure or modification.

Privacy Policy

Our Privacy Policy www.fscu.com.au provides additional information about how we handle your personal information. It explains how you can ask for access to personal information we hold about you and seek correction of that information. It also explains how you can complain about a breach of the Privacy Act or the Privacy (Credit Reporting) Code, and how we will deal with your complaint. We will give you a copy of our Privacy Policy on request.

Marketing preferences

We may use information about you to inform you about products and services, including those of third parties, unless you ask us not to. We may do so even if you are on the Do Not Call Register, unless you ask us not to.

How to contact us

If you have any questions, wish to request a correction of the personal information we hold about you, or wish to make a complaint, contact our Privacy Officer on:

Phone: 08 8227 2222

Email: fscuhelpdesk@fscu.com.au

Mail: 22 Chancery Lane Adelaide SA 5000