



consumer loan & overdraft application (Guarantor's information)

Dnister Ukrainian Credit Co-operative Ltd

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Head Office : 912 Mt Alexander Road, Essendon VIC 3040 (PO Box 279) T (03) 9375 1222 F (03) 9370 5361

Hoverla Branch : 62 Ormond Street, Hindmarsh SA 5007 (PO Box 260) T (08) 8346 6174 F (08) 8346 2262

Geelong Branch : 3/29-35 Milton Street, Bell Park VIC 3215 T (03) 5278 5950 F (03) 5277 9108

Perth Branch : 20 Ferguson Street, Maylands WA 6051 (PO Box 154) T/F (08) 9271 4984

loan details

Full legal name of applicant(s)	<input type="text"/>		
Member number(s)	<input type="text"/>		
Purpose of loan	<input type="text"/>		
Loan Amount	\$ <input type="text"/>	Preferred term (years)	<input type="text"/>
Do you wish to combine with an existing loan ?	<input type="checkbox"/> No	<input type="checkbox"/> Yes	
Type of loan	<input type="checkbox"/> Premier Home Loan	<input type="checkbox"/> Premier Personal Loan	
	<input type="checkbox"/> Standard Variable Home Loan	<input type="checkbox"/> Personal Loan (Unsecured)	
	<input type="checkbox"/> Equity Access Facility	<input type="checkbox"/> Personal Overdraft	
	<input type="checkbox"/> Interest Only Loan	Account number of overdraft	<input type="text"/>

required documents checklist

Evidence of income

- For full time and part time employees your two most recent pay slips
- For casual employees your two most recent pay slips
- Latest tax return evidencing all other income submitted for assessment e.g. dividends, rental income
- Evidence of rental income, Real Estate Statement
- If self-employed, most recent Australian Tax Office Notice of Assessment or Tax Returns

Evidence of assets and liabilities

- Most recent rate notice(s) of property that you own displaying capital improved value
- If refinancing from another financial institution, minimum of the previous six months loan transaction statement
- Last six months transaction account statements not held with Dnister
- Most recent credit/store card statements
- Details of personal/home/vehicle insurance
- Details of superannuation
- Proof of any other assets/liabilities listed on your application

If purchasing a property

- Copy of Contract of Sale for the property
- Copy of Transfer of Land (if available)

If building

- Signed Builder's Contract
- Builder's specifications
- Council approved plans

notes / comments

Office use only	Date received	<input type="text"/>	Processed by	<input type="text"/>	Loan #	<input type="text"/>
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applicant 1 / guarantor

Name

D.O.B. Licence number

Phone Mobile Email

Address Postcode Years of residence

Owner with mortgage Owner no mortgage Renting Other

Postal address if different from above

Address Postcode

If less than 3 years at current address, please provide details of previous address

Address Postcode Years of residence

Marital status Married De facto Single Number of dependents

Employment Full-time Part-time Other

Position Years of service

Employer Industry

Address Postcode

Phone

If less than 3 years at current employer, please provide details of previous employer

Employer Years of service

Address Postcode

I give Dnister Ukrainian Credit Co-op Ltd permission to contact my employer to confirm employment details

applicant 2 / guarantor - please circle

Name

D.O.B. Licence number

Phone Mobile Email

Address Postcode Years of residence

Owner with mortgage Owner no mortgage Renting Other

Postal address if different from above

Address Postcode

If less than 3 years at current address, please provide details of previous address

Address Postcode Years of residence

Marital status Married De facto Single Number of dependents

Employment Full-time Part-time Other

Position Years of service

Employer Industry

Address Postcode

Phone

If less than 3 years at current employer, please provide details of previous employer

Employer Years of service

Address Postcode

I give Dnister Ukrainian Credit Co-op Ltd permission to contact my employer to confirm employment details

assets - what you own

Home/Investment properties

Owner(s)	Address	Description	Present value
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>

Accounts

Owner(s)	Financial institution	Balance
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>

Motor vehicle(s)

Owner(s)	Make	Model	Year	Present value
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>

All other assets

Owner(s)	Description	Present value
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>

Total value of what you own

\$

Sundry assets - do not add into total assets

	Present value
Home contents (insured value)	\$ <input type="text"/>
Superannuation (estimate current payout)	\$ <input type="text"/>
Goodwill of business (estimated value)	\$ <input type="text"/>

liabilities - what you owe

Home/Investment properties loans

Borrower(s)	Financial institution and type of loan	Original amount	Amount now owing
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>

Personal and other loans

Borrower(s)	Financial institution and purpose of loan	Original amount	Amount now owing
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>

Credit/Store cards

Borrower(s)	Financial institution and type of card	Credit limit	Amount now owing
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>

All other debts and liabilities

Borrower(s)	Description	Amount now owing
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>

Total value of what you owe

\$

security

Please provide details of security offered (attach purchase contract if applicable and details of solicitor handling the purchase)

Property 1

Owner(s)

Address

Proposed occupants

 Tenants Self

Estimated market value

 \$

Purchase price

 \$

Date of purchase

Year built

Type of building (e.g. house, unit)

Volume

Folio

Property 2

Owner(s)

Address

Proposed occupants

 Tenants Self

Estimated market value

 \$

Purchase price

 \$

Date of purchase

Year built

Type of building (e.g. house, unit)

Volume

Folio

Constructions

Property (above)

 1 or 2

Estimated completion date

New home

Home extension

Total cost of construction

 \$

The following documents are required for construction of a new house and may be required for a home extension:

Registered builder

Owner builder / subcontractor

- Plans and specifications (building permit, council approval plan)
- Signed fixed price building contract
- Copy of builders insurance - to be provided prior to funding

- Plans and specifications (building permit, council approval plan)
- Building and indemnity insurance
- Quotations and estimates
- Soil test and quantity survey
- Work timing schedule
- Expenditure budget

Solicitor's / Conveyancer's details

Name

Company

Address

Phone

Fax

Email

Motor vehicle

If you intend to offer a motor vehicle as security for a loan, it is important that you provide the following details. You will also need to provide a copy of the current insurance policy and proof of ownership.

Make

Model

Year

Purchase price

Reg No

Engine Number

VIN/Chassis No

Other security offered

Details

monthly budget (use annual amount divided by 12)

Monthly income (A)

After tax salary (net monthly)

Applicant 1

Applicant 2

Other income (dividends, interest, govt. allowances)

Existing rental income

Gross

Less expenses

Proposed rental income

Gross

Less expenses

Self employed applicants

Net profit

After tax profit

Total income (A)

Monthly loan repayments / expenses (B)

	Pre loan	Post loan
Home/Investment property loans		
<input type="text"/>	<input type="text" value="\$"/> <input type="text"/>	<input type="text" value="\$"/> <input type="text"/>
<input type="text"/>	<input type="text" value="\$"/> <input type="text"/>	<input type="text" value="\$"/> <input type="text"/>
<input type="text"/>	<input type="text" value="\$"/> <input type="text"/>	<input type="text" value="\$"/> <input type="text"/>
Personal and other loans		
<input type="text"/>	<input type="text" value="\$"/> <input type="text"/>	<input type="text" value="\$"/> <input type="text"/>
<input type="text"/>	<input type="text" value="\$"/> <input type="text"/>	<input type="text" value="\$"/> <input type="text"/>
Credit/Store cards		
<input type="text"/>	<input type="text" value="\$"/> <input type="text"/>	<input type="text" value="\$"/> <input type="text"/>
<input type="text"/>	<input type="text" value="\$"/> <input type="text"/>	<input type="text" value="\$"/> <input type="text"/>
<input type="text"/>	<input type="text" value="\$"/> <input type="text"/>	<input type="text" value="\$"/> <input type="text"/>
Other debts		
<input type="text"/>	<input type="text" value="\$"/> <input type="text"/>	<input type="text" value="\$"/> <input type="text"/>
<input type="text"/>	<input type="text" value="\$"/> <input type="text"/>	<input type="text" value="\$"/> <input type="text"/>
Total repayments	<input type="text" value="\$"/> <input type="text"/>	<input type="text" value="\$"/> <input type="text"/>
Expenses (C)		
Fixed expenses - rent	<input type="text" value="\$"/> <input type="text"/>	<input type="text" value="\$"/> <input type="text"/>
General living expenses	<input type="text" value="\$"/> <input type="text"/>	<input type="text" value="\$"/> <input type="text"/>
Total expenses	<input type="text" value="\$"/> <input type="text"/>	<input type="text" value="\$"/> <input type="text"/>
Total usable funds		
A - (B + C)	<input type="text" value="\$"/> <input type="text"/>	<input type="text" value="\$"/> <input type="text"/>

repayment options

Please indicate how frequently you would like to make repayments

Weekly Fortnightly Monthly

Please indicate how frequently you would like to make repayments

Payroll deduction Periodical payment Account Number Amount

Other

offset facility

An offset facility is available as part of the Premiere Home Loan. This facility offsets the interest payable on your loan gives you access to our phone and internet banking services. Please indicate whether you would like to apply for an offset facility.

Yes No

protection insurance

We offer full loan protection cover for all loan types. For an affordable amount added to your monthly repayment, you can be protected for Death, Disability (or Accident & Sickness) and Involuntary Unemployment or a combination of the three.

Your Lending

Yes, I / we would like to take advantage of Loan Protection cover.

No, I / we would not like to take advantage of Loan Protection cover.

general insurance

We offer a range of general insurance products. You have the option of monthly or annual premiums.

Would you like more information on this service?

Home & Contents Car Boat Caravan

additional information

Have you or your partner / joint applicant ever been declared Bankrupt or had a Court Order made against you for non payment of a debt? No Yes

Are there any any unsatisfied judgements / legal action against any applicant? No Yes

Have you ever entered into a Scheme of Arrangement for debt repayment? No Yes

Have you ever had property repossessed? No Yes

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

If you answered YES to any of the above please provide details below

funds table (to be completed by Dnister)

Funds to be provided by applicant(s)

Proceeds from sale of present home	<input type="text"/>
Savings	<input type="text"/>
First Home Owners Grant	<input type="text"/>
Other	<input type="text"/>
Other	<input type="text"/>
Total	<input type="text"/>

Outlays

Price/Cost	<input type="text"/>
Legal govt/other fees	<input type="text"/>
Stamp duty	<input type="text"/>
Valuation fees	<input type="text"/>
Lenders mortgage insurance	<input type="text"/>
Total outlay	<input type="text"/>
Deduct funds from applicants	<input type="text"/>
Total funding required	<input type="text"/>

Name of Dnister Solicitor who is to process this application:

privacy and disclosure

Privacy Consent and Acknowledgement Privacy Act 1988

1. Acknowledgement and consent that credit information may be given to a credit reporting agency

I/we understand that Section 18E(8)(c) of the Privacy Act allows Dnister Ukrainian Credit Co-Op Ltd ("the Credit Union") to give a Credit Reporting Agency limited kinds of information about me/us which I/we authorise the Credit Union to do. The information which may be given to an agency is covered by Section 18E(1) of the Act and includes:

- ` the fact that I/we have applied for credit and the amount
- ` the fact that the Credit Union is a Credit provider to me/us
- ` cheques drawn by me/us which have been dishonoured more than once
- ` when the credit provided to me/us has been discharged by the Credit Union
- ` the opinion of the Credit Union that I/we have committed to serious credit infringement
- ` payments overdue for at least 60 days, when Dnister has taken steps to recover advise that payments are no longer overdue
- ` identity particulars - this only includes my/our name, sex, date of birth, current address, two immediately previous addresses, my/our current or last known employer, and my/our driver's licence number

2. Authority for the Credit Union to obtain certain credit information

To enable the Credit Union to assess my/our credit application, I/we authorise the Credit Union to obtain a Credit Report from a Credit Reporting Agency

3. Exchanging information with other Credit Providers (Section 18N(1)(b) Privacy Act 1988)

I/we agree to the Credit Union checking personal information about me/us with any Credit provider named in my/our credit application, and with other Credit Providers that may be named in a Credit Report issued by a Credit Reporting Agency, for any of the following purposes:

- ` to assess my/our credit worthiness
- ` to help me/us avoid defaulting on my/our credit obligations
- ` the collection of overdue payments
- ` to assess an application by me/us for credit
- ` to notify a default by me/us

4. Access to Commercial Credit Information for a Consumer Credit Application (Section 18L(4) Privacy Act 1988)

For the purpose of assessing my/our application for credit, I/we consent to the Credit Union obtaining a report containing information about my/our commercial activities or commercial credit worthiness, from a business which provides information about the commercial credit worthiness of persons.

5. Access to Consumer Credit Information for a Commercial Credit Application (Section 18K(1)(b) Privacy Act 1988)

If my/our application is for commercial credit, I/we consent to the Credit Union, in order to assess my/our application. Obtaining from a Credit Reporting Agency a Credit Report about me/us containing consumer credit information.

6. Access to Consumer Credit Information by Trade Insurers (Section 18K(1)(e) Privacy Act 1988)

If my/our application is for commercial credit, I/we consent to a Trade Insurer obtaining a Credit Report about me/us containing consumer credit information, in order to assess whether to insure the Credit Provider for the credit given to me/us, or the risk of providing insurance, or to assess the risk of a default by me/us on this credit.

7. Use of credit report about me/us for collecting overdue payments (Section 18K(1)(h) Privacy Act 1988)

If the Credit Union considers it relevant to collecting overdue payments in respect to commercial credit provided to me/us, I/we agree to the Credit Union obtaining from a Credit Reporting Agency a Credit Report containing personal information about me/us.

8. Information to Insurers Acknowledgement (Section 18N(1)(bb) Privacy Act 1988)

a) *Mortgage Insurers* - I/we authorise a mortgage insurer to obtain my/our Credit Report from a Credit Reporting Agency and for the Credit Union to disclose a report or information to a mortgage insurer to assess whether to insure or the risk of insuring the Credit Union for the mortgage credit given to me/us, or to assess the risk of default by me/us on the mortgage credit, or for any purpose arising under the contract of mortgage insurance between the Credit Union and the mortgage insurer.

b) *General Insurers* - I/we authorise the Credit Union to provide credit information about my/our credit application where security is taken, to any insurer where the Credit Union's interests are to be noted on the insurance policy.

9. Information to proposed guarantor/indemnifier or guarantor/mortgagor (Section 18N(1) (bg) and (bh) Privacy Act 1988)

I/we hereby consent to and authorise the Credit Union, at its discretion, to disclose to a person who is considering whether to offer to act as guarantor/indemnifier or guarantor/mortgagor in respect of, or to offer property as security for, the loan/credit facility which I/we have applied for and to subsequently disclose to such person a Credit Report and/or personal information about me/us

10. Information to Joint Account Holder and/or Authorised Signatory Acknowledgement

I/we hereby consent to and authorise the Credit Union to allow any Joint Holder and/or Authorised Signatory to my/our Membership to obtain information about the loan/credit accounts under such Membership, including account balances, account statements and repayment information as he/she deems necessary for the operation of the account.

11. National Privacy Principals - Privacy Information

I/we acknowledge that I/we have received and read a copy of the Credit Union's Privacy Statement now supplied to me/us and that my/our signature/s below signifies my/our understanding and consent for the collection and use of personal information.

I/we also agree that where I/we have provided the Credit Union with information about another individual in this application form, (for example referee or relative) that I/we will make sure that the individual is aware of:

- ` my/our supplying their information to the Credit Union and the purpose why the Credit Union has collected the information (for processing and/or administering my/our loan application); and
- ` their ability to access that information in accordance with the Privacy Act (and to advise the Credit Union if they think the information is inaccurate, incomplete or out of date); and the contact details of the Credit Union's Privacy Office

We collect personal information about you as specified in this application form, and may also collect personal information about you from a credit reporting agency in order to assess your application for credit and any insurance applied for and may also use that information in order to tell you about other products and services we offer.

Disclosure of Personal Information we collect

We disclose information collected about you where required to do so under applicable laws, such as taxation and government benefit laws and under cash transaction reporting laws. We also disclose information about you to credit reporting agencies (to the extent specified below) and mortgage insurers where applicable.

We also may engage third party service providers to assist in the provision of products and services to you to, and in those circumstances your personal information may be disclosed in confidence. We may participate in industry sponsored schemes, such as Mastercard, and may disclose your personal information to other participants in that scheme. Where you have applied for an insurance product as listed on this application we disclose the personal

Access to Personal Information we collect

You are entitled to access the personal information that we hold about you, except in some limited circumstances outlined in the Privacy Act 1988 (Cth) (the"Act"). You can request access by writing to us at Dnister Ukrainian Credit Co-operative.

What happens if you do not give us the information required

If you do not provide us with the personal information requested, then we may be unable to process your application for credit or insurance as the case may be.

National Privacy Principles

We have adopted and abide by the National Privacy Principles and the Credit Union Code of Practice. We have developed a Privacy Policy and this is available on request by contacting any of our Dnister Branches.

Giving information to a credit reporting agency

You acknowledge that we may give certain personal information about you to a credit reporting agency. You acknowledge and understand, we can only give limited kinds of information to a credit reporting agency as set out in the Act, examples of which are:

- identity particulars - this only includes your name, sex, date of birth, current known address, two immediately previous addresses, your current or last known employer, and your driver's licence number;
- the fact that you have applied for credit and the amount;
- the fact that we are currently a credit provider to you;
- details of credit provided by us where payments are overdue for at least 60 days, and we have taken steps to recover all or some of the amounts outstanding;
- advice that payments are no longer overdue;
- cheques for an amount greater than \$100, drawn by you which have been dishonoured more than once;
- our opinion that you have committed a serious credit infringement;
- when the credit provided to you has been discharged.

Exchanging information with other credit providers

You agree that we may exchange and check personal information about you with any other credit provider named in your credit application, and with other credit providers that may be named in a credit report issued by a credit reporting agency, for any of the following purposes:

- to assess your creditworthiness;
- to assess an application by you for credit;
- to help you avoid defaulting on your credit obligations;
- to notify a default by you;
- the collection of overdue payments.

You acknowledge and understand that this information can include any information about your credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to give to or receive from each other under the Act.

Access to Commercial Credit* information

For the purpose of assessing your application for credit, you consent to us obtaining a report containing information about your commercial activities or commercial credit worthiness, from a business which provides information about the commercial credit worthiness of persons.

Access to Consumer Credit information for a Commercial Credit* application

If your application is for commercial credit, you consent to us obtaining from a credit reporting agency a credit report about you containing consumer credit information in order to assess your application for credit. (*As defined in the Act).

declaration

1. I/we make application for a loan / overdraft in the amount / for the limit set forth in this application form. I/we acknowledge that no obligation is imposed upon the credit co-operative to approve my/our application.
2. That the information set out in this application is true and correct in every particular and I/we have no financial commitments, debts, liabilities, or financial obligations other than those disclosed above to the extent disclosed above and I am/we are
3. I/we also understand and confirm that I/we have read, understood, agree to and give the acknowledgments, authorities and consents contained in the Privacy Disclosure Statement information section of this application.
4. I/we agree to pay all legal and valuation expenses in connection with processing this loan application irrespective of whether or not the loan is approved.

applicant 1 / guarantor

Full name

Signature

Dated

applicant 2 / guarantor - please circle

Full name

Signature

Dated

Please forward the **completed and signed application to Dnister** by mail or via the fax number listed. If you have any queries or require further assistance please contact our loans department