



Consumer Loan and Overdraft Application Form Dnister Ukrainian Credit Co-operative Limited

Applicant or guarantor details

<input type="checkbox"/> Applicant (1)	<input type="checkbox"/> Guarantor (1)	<input type="text"/>	Member Number
Full Name		<input type="text"/>	
Do you wish to combine an existing loan? <input type="checkbox"/> No <input type="checkbox"/> Yes			

Checklist

Evidence of income

- For full time, part time and casual employees, two of your three most recent payslips
- For all other income, e.g. dividends, your most recent Tax Return and Notice of Assessment
- For rental income, evidence by way of Lease Agreement or Real Estate Statement
- For self-employed applicants, your Financial Statements, Tax Returns and Notices of Assessment for the 2 most recent financial years

Evidence of assets and liabilities

- Your most recent rates notice for property that you own, detailing the capital improved value
- Your previous three months transaction and loan account statements (for accounts not held with Dnister)
- Details of your personal/home/vehicle insurance
- Details of your superannuation
- If refinancing from another Financial Institution, a minimum of your previous six months loan transaction statements.
- Your most recent credit/store card statements

If purchasing a property

- Copy of Contract of Sale for the property

For constructions

- Complete Part 3 of this application

Dnister Ukrainian Credit Co-operative Limited

Head Office

912 Mt Alexander Road (PO Box 279) Essendon VIC 3040

1800 353 041 | 1300 363 041

www.dnister.com.au | loans@dnister.com.au

PART 1 - New Loan Purpose

What is the purpose of the loan and what are your requirements and / or objectives?

Please indicate the intended purpose of the loan :

Amount required:

Comments:

- Purchase or refinance home (*owner occupied*) \$
- Construct home (*owner occupied*) \$
- Home improvements (*owner occupied*) \$
- Purchase or refinance home (*investment property*) \$
- Construct home (*investment property*) \$
- Home improvements (*investment property*) \$
- Motor vehicle purchase \$
- Debt consolidation - loans and/or credit cards \$
- Commercial / Business purposes \$
- Other - ie. Share investments \$

TOTAL LOAN AMOUNT

\$

Loan Term years

PART 2 - Loan Type

Please select your Loan Type

Please select your Loan Features

- Premier Home Loan
- Standard Variable Home Loan
- Premier Personal Loan (Secured)
- Personal Loan (Unsecured)
- Interest Only Loan
- Equity Access Facility
- Personal Overdraft
- Please attach the overdraft facility to :
Account No: SAV

- Variable Interest Rate
- Fixed Term
 - 1 year
 - 2 years
 - 3 years
 - 4 years
 - 5 years
- 100% Offset Account
- Redraw Facility
 - Redraw Facility
 - CueCard / Eftpos Facility
 - Cheque Book Facility

Note : If internet banking redraws ARE NOT required, please complete a Redraw Facility Authority Form to disable the service.

PART 3 - Constructions

Only complete this section if this loans application is for constructions.

Construction Address

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
 - Plans and specifications (building permit, council approval plans)
 - Signed fixed price building contract
 - Copy of builders insurance - to be provided prior to funding
- Owner builder / subcontractor
 - Plans and specifications (building permit, council approval plans)
 - Building and indemnity insurance
 - Quotations and estimates
 - Work timing schedule
 - Soil test and quantity survey
 - Expenditure budget

PART 4 - Applicant or Guarantor Personal Details

Applicant or guarantor personal details (1)

Full Name

Date of Birth (DD/MM/YYYY)
 / / Male Female Other

Home Phone Number Work Phone Number

Mobile Number Fax Number

Email address
 @

Current residential address

Unit Number Street Number

Address

Suburb State Postcode

No of years at current residential address years

Residential Status
 Owner Renting Boarding
 Paying Mortgage Other

Mailing Address

As above OR

Suburb State Postcode

Previous Residential Address (if less than 3 years at current address)

Unit Number Street Number

Address

Suburb State Postcode

Credit History over the last 12 months

Have any of your loan(s) been in arrears at any time?
 No Yes
If yes, was the arrears period more than 40 days?
 No Yes

Have you exceeded the agreed credit limit of any credit / store card?
 No Yes
If yes, was the limit exceeded for more than 40 days?
 No Yes

Applicant or guarantor personal details (2)

Full Name

Date of Birth (DD/MM/YYYY)
 / / Male Female Other

Home Phone Number Work Phone Number

Mobile Number Fax Number

Email address
 @

Current residential address

Unit Number Street Number

Address

Suburb State Postcode

No of years at current residential address years

Residential Status
 Owner Renting Boarding
 Paying Mortgage Other

Mailing Address

As above OR

Suburb State Postcode

Previous Residential Address (if less than 3 years at current address)

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 No Yes
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 No Yes

PART 5 - Employment and Marital Status

Marital Status

Married De facto Single Other
 # no of dependants

Employment

Salary Student Social Benefits
 Self-employed Unemployed Home Duties
 Other

Employment Category

Full-time Part-time Casual/Temp

Employer

Position

Contact Number and Name of Employer

I understand that Dnister is required to confirm my employment details, accordingly I give my permission.

Number of years with current employer

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

Previous Employment

Previous Employer

Previous Position

Contact Number and Name of Employer

Significant Changes in Financial Situation

Do you expect any significant changes to your financial situation over the next 3 years that would ADVERSELY impact your ability to meet your loan repayments?

No Yes

If yes, what is the nature of the expected change (select one)?

Temporary decrease in disposable income
 Permanent decrease in disposable income
 Anticipated large expenditure

Please specify (one) nature of expected change such as maternity leave, loss of employment, reduced working hours, retirement, full time study, carer responsibilities, medical treatment or end of interest free period:

How will you continue to make payments (select one)?

Using savings
 Securing additional income
 My application reflects these changes
 Reducing expenditure
 Sale of asset

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PART 6 - Monthly Budget

INCOME (A) - MONTHLY

Monthly NET Salary

Applicant or Guarantor (1) \$

Applicant or Guarantor (2) \$

Current monthly rental income

Gross Monthly \$

Less Monthly Expenses \$

Net Rental Income \$

Proposed rental income

Gross Monthly \$

Less Monthly Expenses \$

Net Rental Income \$

Other income (i.e. dividends, interest, govt, allowances)

\$

\$

TOTAL (A) \$

REPAYMENTS / EXPENSE (B) - MONTHLY

This column is used to calculate your new monthly expenses post funding of your loan.

	Current	New*
	monthly repayment	monthly repayment

Home / Investment \$ \$

\$ \$

\$ \$

Credit / Store cards \$ \$

\$ \$

\$ \$

\$ \$

Other debts \$ \$

\$ \$

\$ \$

\$ \$

TOTAL (B) \$ \$

EXPENSES (C) - MONTHLY (money you spend - do not include loan repayments)

Rent / Board (which you will continue to pay during this loan) \$ per month

\$

Child Maintenance / Alimony \$

\$

Clothing / Personal Care (e.g. clothing, footwear, cosmetics, personal care)

\$

Groceries (e.g. typical supermarket shop for groceries including food and toiletries)

\$

Medical / Health (e.g. doctor, dental, optical and pharmaceutical etc. (excluding health insurance which is categorised under insurance))

\$

Owner Occupied Property Utilities / Rates / Related Costs (e.g. rates, taxes, levies, body corporate and strata fees, repairs and maintenance, other household items and utilities (excluding insurance, telephone, internet and pay TV))

\$

Rented Property Utilities / Related Costs (e.g. repairs and maintenance, other household items and utilities (excluding rent, insurance, telephone, internet and pay TV))

\$

Other \$

\$

\$

\$

\$

\$

\$

\$

\$

\$

TOTAL USABLE FUNDS = A - (B + C)

TOTAL A \$

-

TOTAL B \$

+

TOTAL C \$

TOTAL USABLE FUNDS \$

TOTAL C \$

PART 7.1 - Assets (What you own)

Home and Investment Properties

Owner	Address	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"/>

Motor Vehicle(s)

Registered to	Make / Model / Year	Present Value (\$)
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>

Savings

Account Owner	Financial Institution	Current 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"/>

Other Assets

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

TOTAL (ASSETS) VALUE OF WHAT YOU OWN (A)

\$

Sundry Assets (not be included in above Asset Table)

Home Contents (Insured value) \$

Superannuation (Estimated current payout) \$

Goodwill of Business (Estimated value) \$

PART 7.2 - Liabilities (What you owe)

Home and Investment Loan(s)

Borrower(s)	Financial Institution and type of loan	Current Owng (\$)
<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"/>

Credit / Store Cards

Borrower(s)	Financial Institution and type of card	Limit	
<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 Loans or other debts and liabilities

Borrower(s)	Debt or loan detail(s) including Financial Institution if applicable	
<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"/>

TOTAL (LIABILITIES) VALUE OF WHAT YOU OWE (B)

\$

NET ASSETS (A) - (B)

\$

PART 8 - Security

PROPERTY

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

Property (1) Owner(s)

Address

Suburb State Postcode

Occupants of property (1) Estimated security value (\$)

Self Tenants \$

Property (3) Owner(s)

Address

Suburb State Postcode

Occupants of property (3) Estimated security value (\$)

Self Tenants \$

Property (2) Owner(s)

Address

Suburb State Postcode

Occupants of property (2) Estimated security value (\$)

Self Tenants \$

Property (4) Owner(s)

Address

Suburb State Postcode

Occupants of property (4) Estimated security value (\$)

Self Tenants \$

Solicitor's / Conveyancer's details (where applicable)

Name of Firm

Address

Telephone Fax

Contact name

Suburb State Postcode

Email @

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.

MOTOR VEHICLE (1)

Make Model Year

Registration No Engine No

Vin No Purchase Price

MOTOR VEHICLE (2)

Make Model Year

Registration No Engine No

Vin No Purchase Price

OTHER SECURITY

PART 9 - Repayment Options

Please indicate which method you would like to use to make your loan repayments :

Payroll deduction Periodical payment from my Dnister account SAV

Monthly
 Fortnightly
 Weekly

Periodical payment start date :

PART 10 - Nomination to Receive Notices

(insert full name of borrower) is nominated to receive notices and other documents under the National Credit Code on behalf of me/all of us. If you do not wish to nominate please leave blank.

IMPORTANT: Each debtor/mortgagor/guarantor is entitled to receive a copy of any notice or other document under the National Credit Code. By signing this form, you are giving up the right to be provided with information direct from Dnister Ukrainian Credit Co-operative Limited. Any person who has signed this application can advise Dnister at any time in writing that they wish to cancel any nomination provided.

PART 11 - Credit Protection and General Insurance

Credit Protection Insurance and Disclaimer

You can be protected for Death, Disability (or Accident & Sickness) and Involuntary Unemployment or a combination of the three. You will need to arrange your own cover with an insurer of your choice.

PART 12 - Financial Planning

Dnister utilises the services of Bridges Financial Services Pty Ltd to provide members with Financial Advice.

A consultation may be arranged with a local Bridges planner. Would you like Dnister to arrange an appointment?

 Yes No

PART 13 - Other Products and Services

Dnister provides a wide range of banking products and services for its members. Please indicate if you are interested in obtaining additional information in relation to some of these attractive services.

- | | |
|--|--|
| <input type="checkbox"/> High Interest Online Savings Accounts | <input type="checkbox"/> ATM and EFTPOS Account |
| <input type="checkbox"/> Online Banking | <input type="checkbox"/> Community Saver |
| <input type="checkbox"/> Business Banking | <input type="checkbox"/> Visa Debit card / Cuecard |
| <input type="checkbox"/> Fixed Term Deposit Products | <input type="checkbox"/> App |

PART 14 - Additional Information

Have any applicants ever been declared Bankrupt or had a Court Order made against them for non payment of a debt?

 No Yes

Are there any unsatisfied judgements / legal action against any applicant?

 No Yes

Have any applicant(s) entered into a Scheme of Arrangement for debt repayment?

 No Yes

Have any applicant(s) had property repossessed?

 No Yes

Are any applicant(s) or guarantor(s) a guarantor for another person's loan / debt?

 No Yes

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

PART 15 - Business Purpose Declaration

Is the purpose of the loan wholly or predominantly for personal, domestic or household use or for investment in residential property?

 Yes (Regulated Loan - Skip Declaration) No

IMPORTANT : I/We declare that the credit to be provided to me/us by Dnister is to be applied wholly or predominately for business purposes or investment purposes other than investment in residential property. I/We understand that by signing this declaration I/we may lose my/our protection under the National Credit Act.

PART 16 - Privacy & Credit Reporting Policy

For more information on Dnister's Privacy & Credit Reporting Policy please visit www.dnister.com.au
The website will always be updated with the current Privacy & Credit Reporting Policy.

PART 17 - Declaration

- 1. I/We confirm that all information about me/us set out in this application form is correct and complete.
- 2. I/We acknowledge that I/we have read and understood each section of the application form.

Warning: Under the National Credit Code you may be liable to criminal penalty if you make any false or misleading representation that is material to Dnister Ukrainian Credit Co-operative Limited's decision to approve this application.

Applicant or Guarantor (1)

Full Name

Signature

Date

Applicant or Guarantor (2)

Full Name

Signature

Date

Please forward this **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

YOUR LOANS REPRESENTATIVE

Once completed, please return this form with relevant documentation to your Loans representative or by submitting your application as per below.

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