



# L1-0323 Consumer Loan and Overdraft Application Form

Dnister Ukrainian Credit Co-operative Ltd

ABN 59 087 651 394 | AFSL / Australian Credit Licence 240673 | BSB 704 235

Head Office : 912 Mt Alexander Road, Essendon VIC 3040 | PO Box 569 Essendon North 3041 | P 1800 353 041

dnister.com.au | admin@dnister.com.au

## Applicant or guarantor details

Applicant (1)    Guarantor (1)    Member Number  
*if currently a Member*  
 Full Name

Applicant (2)    Guarantor (2)    Member Number  
*if currently a Member*  
 Full Name

Do you wish to combine an existing loan?    No    Yes

## General 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 bank and loan account statement (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 previous three months credit/store card statements
- Copy of Foreign Investment Review Board (FIRB) application if you are non-resident

### If purchasing a property

- Copy of Contract of Sale for the property

## Additional Checklist requirements for a Construction Loan

If you are constructing / building a property please provide the following additional information.

Construction Address       Estimated Completion Date  /  /

- New Home    Home Extension

Total Cost of Construction \$

- 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 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:

What are your financial objectives for seeking credit?

- Purchase or refinance home (*owner occupied*) \$
- Construct home (*owner occupied*) \$
- Home improvements (*owner occupied*) \$
- First Home Buyer (*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 \$
- Off the plan purchase \$

**TOTAL LOAN AMOUNT** \$

Loan Term  years

**PART 2 - Loan Type**

Please select your Loan Type

Please select your Loan Features

- Premier Home Loan
  - Offset Account (\$50k limit) 100%
  - Redraw Facility
- Simple Home Loan Plus
  - Offset Account (\$100k limit, Visa Debit Card) 100%
  - Redraw (Variable Rate only)

- Variable Interest Rate
- Fixed Term
  - 1 year
  - 2 years
  - 3 years
  - 4 years
  - 5 years

- Standard Home Loan
- Simple Home Loan

- Premier Personal Loan (Secured)  Redraw Facility
- Personal Loan (Unsecured)
- Interest Only Loan
- Equity Access Facility  CueCard / Eftpos Facility
- Personal Overdraft  Cheque Book Facility

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

Please attach the overdraft facility to :  
 Account No: SAV

All interest rates for our loan products are variable, except for our Premier Home Loan and Simple Home Loan Plus facilities where you are able to select from a variable rate or fixed rate for a specified term up to 5 years. Fees and charges, terms and conditions apply and vary from each product.

**PART 3 - Applicant or Guarantor Personal Details**

**Applicant or guarantor personal details (1)**

Full Name

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

Mobile Number

Home Phone Number  Work Phone Number

Email address  
 @

**Marital Status**  
 Married  De facto  Single  Other  
 # no of dependants

**Residential Status**  
 Owner  Renting  Boarding  
 Paying Mortgage  Other

**Current residential address**  
Unit Number  Street Number   
Address   
Suburb  State  Postcode   
No of years at current residential address  years

**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 arrears period more than 40 days?  
 No  Yes

**Applicant or guarantor personal details (1)**

Full Name

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

Mobile Number

Home Phone Number  Work Phone Number

Email address  
 @

**Marital Status**  
 Married  De facto  Single  Other  
 # no of dependants

**Residential Status**  
 Owner  Renting  Boarding  
 Paying Mortgage  Other

**Current residential address**  
Unit Number  Street Number   
Address   
Suburb  State  Postcode   
No of years at current residential address  years

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

**PART 4 - Employment**

**Employment**

<input type="checkbox"/> Salary	<input type="checkbox"/> Student	<input type="checkbox"/> Social Benefits
<input type="checkbox"/> Self-employed	<input type="checkbox"/> Unemployed	<input type="checkbox"/> Home Duties
<input type="checkbox"/> Other	<input type="text"/>	

**Employment Category**

<input type="checkbox"/> Full-time	<input type="checkbox"/> Part-time	<input type="checkbox"/> Casual/Temp
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Employer

Employer Address

Position

Contact Number and Name of Employer

If you are self employed, please provide Accountants Details

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)?

<input type="checkbox"/> Temporary decrease in disposable income
<input type="checkbox"/> Permanent decrease in disposable income
<input type="checkbox"/> 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)?

<input type="checkbox"/> Using savings
<input type="checkbox"/> Securing additional income
<input type="checkbox"/> My application reflects these changes
<input type="checkbox"/> Reducing expenditure
<input type="checkbox"/> Sale of asset

**Employment**

<input type="checkbox"/> Salary	<input type="checkbox"/> Student	<input type="checkbox"/> Social Benefits
<input type="checkbox"/> Self-employed	<input type="checkbox"/> Unemployed	<input type="checkbox"/> Home Duties
<input type="checkbox"/> Other	<input type="text"/>	

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Number of years with current employer

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

**Previous Employment**

Previous Employer

Previous Position

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<input type="checkbox"/> My application reflects these changes
<input type="checkbox"/> Reducing expenditure
<input type="checkbox"/> Sale of asset

**PART 5 - 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	
	monthly repayment	New*
		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  
 \$

Transport (public transport, motor vehicle running costs including fuel, servicing, parking and tolls (excluding motor vehicle insurance which is categorised under insurance)) \$ per month

\$

Childcare Fees (e.g. childcare including nannies)  
 \$

Education Expenses (e.g. public and private education fees and associated costs (preschool, primary, secondary and tertiary) including books and uniforms etc.)  
 \$

Insurance (e.g. health, home and contents, motor vehicle, life, income protection)  
 \$

Investment 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))  
 \$

Telephone / Internet / Pay TV / Media Streaming Subscriptions (e.g. telephone accounts (home and mobile), internet, pay TV and media streaming subscriptions)  
 \$

Recreation / Entertainment (e.g. alcohol, tobacco, gambling, restaurants, membership fees, pet care, holidays)  
 \$

**TOTAL C** \$

**TOTAL USABLE FUNDS = A - ( B + C )**

**TOTAL A** \$  - **TOTAL B** \$  + **TOTAL C** \$   
**TOTAL USABLE FUNDS** \$

**PART 6.1 - 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 6.2 - Liabilities (What you owe)**

**Home and Investment Loan(s)**

Borrower(s)	Financial Institution and type of loan	Current Owning (\$)
<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 7 - Security

### PROPERTY

#### Property Type

Unit  
  House  
  Townhouse  
  Apartment  
 Commercial  
  Other

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                                  \$

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

Name of Firm

Address

Telephone                                  Fax  
                                 

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  
    \$

#### Property Type

Unit  
  House  
  Townhouse  
  Apartment  
 Commercial  
  Other

**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                                  \$

Contact name

Suburb                                  State                  Postcode  
                                                   

Email  
 @

#### OTHER SECURITY

## PART 8 - 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 9 - Nomination to Receive Notices

(insert full name of borrower) is nominated to receive notices a  
nd 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 10 - Credit Protection and General Insurance

### Credit Protection Insurance and Disclaimer

Personal Insurance  Yes  No

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.

Home and Contents Insurance  Yes  No

Please ensure you arrange insurance prior to settlement

## PART 11 - 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 12 - 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 Savings Accounts | <input type="checkbox"/> Visa Debit card / Cuecard |
| <input type="checkbox"/> ATM and EFTPOS Account         | <input type="checkbox"/> Online Banking            |
| <input type="checkbox"/> Community Saver                | <input type="checkbox"/> Digital Banking App       |
| <input type="checkbox"/> Fixed Term Deposit Products    | <input type="checkbox"/> Business Banking          |

## PART 13 - Additional Information

- |   |                             |                              |
|---|-----------------------------|------------------------------|
| Have any applicants ever been declared Bankrupt or had a Court Order made against them for non payment of a debt? | <input type="checkbox"/> No | <input type="checkbox"/> Yes |
| Are there any unsatisfied judgements / legal action against any applicant?  | <input type="checkbox"/> No | <input type="checkbox"/> Yes |
| Have any applicant(s) entered into a Scheme of Arrangement for debt repayment?                                    | <input type="checkbox"/> No | <input type="checkbox"/> Yes |
| Have any applicant(s) had property repossessed?   | <input type="checkbox"/> No | <input type="checkbox"/> Yes |
| Are any applicant(s) or guarantor(s) a guarantor for another person's loan / debt?                                | <input type="checkbox"/> No | <input type="checkbox"/> Yes |

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

## PART 14 - 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 15 Privacy & Credit Reporting Policy

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



**PART 16 - 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.

**Dnister Ukrainian Credit Co-operative Limited**

Head Office

912 Mt Alexander Road Essendon VIC 3040

PO Box 569 Essendon North 3041

1800 353 041 | (03) 9377 1100

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