

Personal Loan Application

Important Note
An Establishment Fee is applicable on all loans

Please print clearly. ALL questions must be answered. Incomplete applications may cause delays.
Establishment and credit fees and charges applicable on all loans.

\$75 Establishment fee for \$5,000 or less
\$100 Establishment fee for \$5,001 to \$10,000
\$125 Establishment fee for \$10,001 or more

What is the purpose of this loan? (please give full details)

1

Amount requested \$ Term yrs or Preferred Repayment \$ per wk f/night mth

Do you regard this a business, commercial or investment purpose? Yes No

Personal Details

Membership No.

2

Applicant Name

Title Mr Mrs Miss Ms Dr Other

Surname

Given Names

Date of Birth

Drivers Lic No.

Married De Facto Single Widowed Divorced Separated

Number of dependent children

Ages

Spouse Name (if applicable)

Surname

Given Names

Date of Birth

Drivers Lic No.

Contact Details

Phone

Home

Mob

Fax

Email

Current Residential Address

Address

Street

Suburb

State

Postcode

How long have you lived there?

Fully owned Buying Parents/Relatives Renting Boarding

If renting or boarding, landlord/real estate agent details

Name

Address

Telephone

Previous Address (if current address less than 2 years)

Street

Suburb

State

Postcode

How long did you live there?

Personal References (Please supply the names of two relatives and one friend not living with you.)

Name

Telephone

Address

Name

Telephone

Address

Name

Telephone

Address

Income & Expenditure

3

Are you currently gainfully employed? Yes No

If not, are you on Workcare Sick Leave Other

Employer Name

Work Address

Phone

Occupation Years there

Income (nett after tax) \$ per wk f/night mth

If Rail/Tram/Bus: Dept No.:

Previous employment (if current employment less than 2 years)

Occupation Years there

Employer Phone

Address

Spouse's Employer Phone

Address

Occupation Years there

Income (nett after tax) \$ per wk f/night mth

Spouses previous employment (if current employment less than 2 years)

Occupation Years there

Name Phone

Address

Rental Income (if applicable) \$ per month

Details of legal proceedings and/or insolvency.

4

Have you had any judgements, garnishees or other legal proceedings against you or ever been bankrupt or insolvent or ever assigned your estate for the benefit of creditors?

Yes No

If yes, please give full particulars

<input type="text"/>
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Financial Details

5

Liabilities

Rent or Board M'thly Payments \$

Mortgage(s) on House and/or Land

Lenders Name	Amount Owing	M'thly Payments
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>

Hire purchase, personal loans, credit cards and similar regular commitments (including maintenance)

Lenders Name	Credit Limit	Amount Owing	M'thly Payments
<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"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>

Living costs M'thly Payments \$

Living costs should include all expenses not listed above. (eg: utility bills, entertainment, car expenses, groceries, school fees etc.)

Assets

Estimated value of personal property and possessions.

Applicant's Residence, if own/buying \$

Other Property (Specify house, flat, vacant land)

Address \$

Motor Vehicle(s)

Year/Make	Model	Reg No.	
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>

Bank deposits/investments \$

Boat \$

Caravan \$

Furniture \$

Other \$

Permission to obtain and disclose credit and personal information

<p>What information can be disclosed?</p>	<p>The Privacy Act allows Transcomm Credit Co-operative Limited ('we', 'us', 'our') ABN 54 087 651 750 and other applicable persons to disclose personal information about you when related to the primary purpose for which it was collected. In connection with providing credit to you, personal information may include credit information:</p> <ul style="list-style-type: none"> • 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, or that you have agreed to be a guarantor • advice that payments previously notified as unpaid are no longer overdue 	<ul style="list-style-type: none"> • information about your current or terminated consumer credit accounts and your repayment history, 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 • 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. <p>Your sensitive information (eg, membership of a professional or trade association) may also be disclosed where relevant to this application.</p>
<p>Who can give or obtain information?</p>	<p>For the purpose of providing products and services to you and managing our business, we may give information to:</p> <ul style="list-style-type: none"> • 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 • superannuation funds, where superannuation services are provided 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, if required or authorised by law. 	<p>In addition, in connection with providing credit to you, we and the Credit Providers mentioned below may:</p> <ul style="list-style-type: none"> • obtain a commercial and consumer credit report containing 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. <p>Credit Providers can mean:</p> <ul style="list-style-type: none"> • us • our related companies • any introducer, dealer or broker referred to in a loan application • any agent or contractor of ours assisting in processing a loan application, and • other entities involved that may be involved in a securitisation arrangement which we use to fund your loan and any loan originator. <p>Overseas Disclosures:</p> <ul style="list-style-type: none"> • We will not disclose your personal information overseas.
<p>Important information about credit reporting bodies</p>	<p>If you apply for 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 Veda Advantage, whose privacy policy and contact details are at www.veda.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.</p> <p>"Credit pre-screening" is a service for credit providers wishing to send direct marketing material about credit services. A credit</p>	<p>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.</p> <p>To opt-out of credit pre-screening, contact the credit reporting body, using the contact details on their websites, referred to above.</p> <p>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.</p>
<p>Why do we obtain information?</p>	<p>Before, during or after the provision of our products and services to you, we may obtain your personal information for the purpose of providing products and services to you and managing our business. When providing credit to you, this may include assessing your application for consumer or commercial credit or to be a guarantor for the applicant, assessing your credit worthiness,</p>	<p>managing your loan or the arrangements under which your loan is funded or collecting overdue payments.</p> <p>If you do not provide us with the personal information that we request, we may not be able to consider your application for credit or provide other services</p>
<p>Electronic verification</p>	<p>Under the AML/CTF Act, we can disclose your name, residential address and date of birth to a credit reporting body. The purpose of this disclosure is to ask the credit reporting body to assess whether the personal information disclosed matches (in whole or part) personal information about you held in their records (if any). This electronic verification process helps us to verify your identity.</p> <p>The credit reporting body may prepare and provide us with an</p>	<p>assessment by using the personal information about you and the names, residential address and dates of birth contained in its records about other individuals.</p> <p>If you do not consent to us verifying your identity by electronic verification, we will provide you with an alternate verification process to identify you. If this is the case, please contact us on (03) 9629 4484 for further information.</p>
<p>Disclosure to insurers and guarantors</p>	<p>Lenders' mortgage and trade insurers</p> <p>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 lend 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.</p>	<p>Guarantors</p> <p>In connection with providing credit to you, the Credit Providers may give a guarantor, or a person who is considering becoming a guarantor, credit information about you for the purpose of enabling the guarantor to decide whether to act as guarantor or to keep informed about the guarantee.</p>
<p>Personal information about third parties</p>	<p>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 who we are, how to contact us, and how to obtain our Privacy Policy, and</p>	<p>that we will use and disclose their personal information for the purposes set out in this Permission and that they can gain access to that information by contacting us.</p>
<p>Security, privacy policy, and marketing preferences</p>	<p>Security</p> <p>We take all reasonable steps 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.</p> <p>Privacy Policy</p> <p>Our Privacy Policy www.transcomm.com.au provides additional information about how we handle your personal information. It sets out how you can ask for access to personal information we hold</p>	<p>about you and seek correction of that information. It also explains how you can complain about a breach of the Privacy Act or the Credit Reporting Code of Conduct, and how we will deal with your complaint.</p> <p>Marketing preferences</p> <p>The Credit Providers may use, and share with each other, information about you to inform you about products and services (unless you ask us not to). The Credit Providers may do so even if you are on the Do Not Call Register.</p>

Acknowledgement

I/We have read and understood the particulars which have been completed in this application and declare that they are true and complete and have been made to enable Transcomm to determine whether or not to provide a loan. I/We hereby authorise you to make such enquiries of any person or corporation as deemed appropriate in verification, confirmation or amplification of any of the within statements and particulars.

By signing this application I/we also acknowledge having read and understood this permission to obtain and disclose credit and personal information. I/We authorise the persons and organisations named within to give and obtain the information in the ways specified above until the credit is repaid in full. I/we also acknowledge that Transcomm's website www.transcomm.com.au includes information about credit reporting including the credit reporting body to which Transcomm is likely to disclose my/our credit information.

I/We apply to be admitted as a member of Transcomm Credit Co-operative Limited and agree to be bound by the Constitution, and any amendments thereof in accordance with Corporations Law.

.....
Signature

Date ____ / ____ / ____

Applicant Guarantor

.....
Name (Print)

.....
Signature

Date ____ / ____ / ____

Applicant Guarantor

.....
Name (Print)

You can contact us:

Transcomm Credit Co-operative Ltd t/as Transcomm Credit Union

ABN 54 087 651 750 Australian Credit Licence number 245 606

Level 2, 535 Bourke Street, Melbourne VIC 3000 Telephone 03 9629 4484 Fax 03 9629 4130

Email: enquire@transcomm.com.au or loans.dept@transcomm.com.au

OFFICE USE ONLY	Application No.	Date	L
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Information required which will assist your Loan Application.

- ① Last Two (2) Payslips for all applicants or a letter from your employer stating your nett pay per week.
- ② Last two rental receipts (if renting) or Council Rates Notice and Last Mortgage statement if buying your home.
- ③ Complete all areas of application fully to enable us to assess and process your loan efficiently.

(Please Note) Details requested below are required to assist processing your application.

- Personal References
- Drivers Licence Details
- Full employment details including contact number for you at work and it is also helpful if you can provide the phone number of your payroll department.
- Previous employment details if you have not been at your current employment for more than Two years.
- Please include all Debts/loans & Credit limits you have, to enable us to give a fair assessment of your loan.