

Credit Application



ABN: 39 087 650 057
Australian credit licence 241068

Loan Type

Home Investment Property Personal Car Overdraft

Amount required

\$

Loan purpose

Loan term

Requested repayments

\$

W F/N M

Add to existing loan?

Yes No

WARNING: Under the National Credit Code you may be liable to a criminal penalty if you make any false or misleading representation that is material to Family First Credit Union's decision to approve this application.

Applicant 1

Personal Details

Member number

Mr Mrs Miss Ms Other

Surname

First name(s)

Other names I am known by

Date of birth

Marital status

Dependants

Ages of dependants

Drivers licence

Expiry date

Email address

Mobile number

Phone number

Current address

Suburb

State

Postcode

Period of residence

Years

Months

Residential status

Own

Buying

Renting

Living with parents / friends

If renting, landlord / realestate

Name of contact

Phone number

Previous address (if current less than 3 years)

Suburb

State

Postcode

Period of residence

Years

Months

Applicant 2

Personal Details

Member number

Mr Mrs Miss Ms Other

Surname

First name(s)

Other names I am known by

Date of birth

Marital status

Dependants

Ages of dependants

Drivers licence

Expiry date

Email address

Mobile number

Phone number

Current address

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Name of contact

Phone number

Previous address (if current less than 3 years)

Suburb

State

Postcode

Period of residence

Years

Months

Employment details

Applicant 1

Employer

Occupation F/T, P/T, casual, self-employed

Employers address

Date commenced Work number

Previous employer (if current < 2yrs) Work number

Previous employers address

Previous occupation F/T, P/T, casual, self-employed

Period of employment Contact name

Applicant 2

Employer

Occupation F/T, P/T, casual, self-employed

Employers address

Date commenced Work number

Previous employer (if current < 2yrs) Work number

Previous employers address

Previous occupation F/T, P/T, casual, self-employed

Period of employment Contact name

Income

Applicant 1

Gross	Net	Amount	W	F/N	M
<input type="checkbox"/>	<input type="checkbox"/>	\$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rental income		\$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other income		\$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Applicant 2

Gross	Net	Amount	W	F/N	M
<input type="checkbox"/>	<input type="checkbox"/>	\$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rental income		\$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other income		\$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Applicable only for Home Loan and Car Loan Applications

Security offered by applicants

Vehicle

Details of vehicle to be valued

Year, make, model & rego

Name of dealer

Dealers phone number Value

\$

Security offered by applicants

Property

Details of property to be valued

Address

Nearest cross street

Details of your solicitor/ conveyancer

Name of solicitor

Address (street, PO box or DX)

Phone number Fax number

Property type

Residence Vacant land Strata To be erected (need plans)

Is the property being purchased
 No Yes Purchase price

\$

Contact details for access to the property

Contact name or name of real estate agent

Mobile / Home number Business number

Liabilities

Mortgage bank/lender name	Monthly payments	Amount owing	Payout Y/N
	\$	\$	
Property address	Insurance due date		
Mortgage bank/lender name	\$	\$	
Property address	Insurance due date		
Rent/board	\$		
Personal loan bank/lender name	\$	\$	
Other loan, Finance, rentals etc - Bank/lender name	\$	\$	
	\$	\$	
Credit card/store account, interest free (include nil balance accounts)	Limit		
	\$	\$	
Credit card/store account, interest free (include nil balance accounts)	Limit		
	\$	\$	
Other	\$	\$	
	\$	\$	
HECS/ HELP/ SFSS	\$	\$	
	\$	\$	
Child Support	\$	\$	
	\$	\$	
Ongoing living expenses (eg. insurance, utilities, phone, rates, m/v exp., education, child care, food, clothing and entertainment). As per calculations on page 4.	\$		
	\$		
Are you guarantor for any loan?			
No <input type="checkbox"/> Yes <input type="checkbox"/> If Yes, include description	\$	\$	
Have any applicants had any bankruptcy, legal proceedings, judgments, etc, in the last 5 years			
No <input type="checkbox"/> Yes <input type="checkbox"/> If yes, give details	\$	\$	
	\$		
Total Liabilities	\$		

Assets

Property (home) - address	Present value
	\$
Other real estate - address	\$
	\$
Vehicles (car, bike, boat, trailer, caravan, etc) - make, model, registration & year	\$
	\$
Vehicles (car, bike, boat, trailer, caravan, etc) - make, model, registration & year	\$
	\$
Cash/savings - financial institution and type of account investment, savings etc	\$
	\$
Cash/savings - financial institution and type of account investment, savings etc	\$
	\$
Shares / investments / superannuation	\$
	\$
Household contents	\$
	\$
Other	\$
	\$
Total Assets value	\$

Living Expenses

Monthly

Insurance (e.g. vehicle, home, contents, boat, caravan)	\$
Utilities (eg. electricity, gas, water)	\$
Phone / Internet	\$
Medical (private medical insurance and other costs)	\$
Rates / Land Tax / Body Corporate Fees on own Dwelling	\$
Motor Vehicle (eg. rego, petrol, running costs)	\$
Education / Childcare (including private school fee's)	\$
Food	\$
Clothing	\$
Entertainment	\$
Travel (eg. public transport)	\$
Life Insurance/Income Protection Insurance	\$
Other:	\$
Total Living Expenses	\$

I/We advise I/We am/are not aware of any significant foreseeable upcoming changes to my/our financial circumstances, which may impact my/our earnings or ability to make repayments. (If you are aware of any financial changes that will affect your ability to make repayments you must advise us and provide further information).

Contact Persons to be 2 Relatives who do not reside with yourself or each other

Name:

Address: Postcode:

Phone Number: Relationship:

Name:

Address: Postcode:

Phone Number: Relationship: