

**Applicant 1**

Member number

Member name

**Applicant 2 or Guarantor**

Member number

Member name

**Loan details**
 New loan     Increase to existing loan

Loan amount

 Preferred repayment amount  
or term

**Loan type**
 Secured     Unsecured     Overdraft

**Loan purpose** *(evidence of purpose may be requested)*
  
  

**Repayment**

 Frequency:     Weekly     Fortnightly     Monthly

 Method:     Payroll deduction     Recurring payment     Direct credit

**Security details**
**Vehicle details**
*If this loan is to be secured by a motor vehicle please provide the following details and attach a copy of the dealer's invoice or vehicle registration certificate.*

 Purchase price \$      New     Used     Demo     Manual     Auto

 Make     Model     Year 

 Body type     State of registration     Registration no. 

 VIN/Chassis no. 

 Engine no 
**Other security**

If the loan is to be secured by a term deposit with Nexus Mutual please provide the following details.

 Term deposit    Details 
**Overdraft**

 Limit required \$

## Personal details

	Applicant 1	Applicant 2 or Guarantor
Surname	<input type="text"/>	<input type="text"/>
Given names	<input type="text"/>	<input type="text"/>
Marital status	<input type="text"/>	<input type="text"/>
Date of birth	<input type="text"/>	<input type="text"/>
Driver's licence no.	<input type="text"/> Exp. date <input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> Exp. date <input type="text"/> / <input type="text"/> / <input type="text"/>
Current address	<input type="text"/>	<input type="text"/>
	<input type="text"/> Postcode	<input type="text"/> Postcode
Phone no.	<input type="text"/>	<input type="text"/>
Email address	<input type="text"/>	<input type="text"/>
Residential status	Years at residence <input type="text"/> <input type="checkbox"/> Own <input type="checkbox"/> Buying <input type="checkbox"/> Rent <input type="checkbox"/> Board with relative	Years at residence <input type="text"/> <input type="checkbox"/> Own <input type="checkbox"/> Buying <input type="checkbox"/> Rent <input type="checkbox"/> Board with relative
No. of dependents	<input type="text"/> Ages <input type="text"/>	<input type="text"/> Ages <input type="text"/>
Previous address <i>if at current less than 3 years</i>	<input type="text"/>	<input type="text"/>
	<input type="text"/> Postcode	<input type="text"/> Postcode
Employer	<input type="text"/>	<input type="text"/>
Occupation	<input type="text"/>	<input type="text"/>
Employer's address	<input type="text"/>	<input type="text"/>
	<input type="text"/> Postcode	<input type="text"/> Postcode
Phone no.	<input type="text"/>	<input type="text"/>
Period of employment	<input type="text"/> Status <input type="checkbox"/> Full time <input type="checkbox"/> Part time <input type="checkbox"/> Casual	<input type="text"/> Status <input type="checkbox"/> Full time <input type="checkbox"/> Part time <input type="checkbox"/> Casual
Previous employer <i>if at current less than 3 years</i>	<input type="text"/> Period of employment <input type="text"/>	<input type="text"/> Period of employment <input type="text"/>
How would you like to be contacted about this application? ( <i>you can choose more than one</i> )	<input type="checkbox"/> Phone (business) <input type="checkbox"/> Phone (home) <input type="checkbox"/> Phone (mobile) <input type="checkbox"/> Email	

## Income

	Applicant 1	Applicant 2 or Guarantor
Gross income <i>before tax taken out</i>	\$ <input type="text"/>	\$ <input type="text"/>
Other income	\$ <input type="text"/> Type <input type="text"/> <i>eg. rent/ overtime</i> \$ <input type="text"/> Type <input type="text"/> \$ <input type="text"/> Type <input type="text"/> \$ <input type="text"/> Type <input type="text"/>	\$ <input type="text"/> Type <input type="text"/> <i>eg. rent/ overtime</i> \$ <input type="text"/> Type <input type="text"/> \$ <input type="text"/> Type <input type="text"/> \$ <input type="text"/> Type <input type="text"/>
Total income	\$ <input type="text"/> <i>(please circle)</i> w / f / m / annual	\$ <input type="text"/> <i>(please circle)</i> w / f / m / annual
<i>If self-employed, please complete</i>	Name of business <input type="text"/> Nature of business <input type="text"/> Time trading <input type="text"/> Name of accountant <input type="text"/> Phone no. <input type="text"/> Taxable income <i>for past 2 financial years</i> <input type="text"/> to <input type="text"/> \$ <input type="text"/> <input type="text"/> to <input type="text"/> \$ <input type="text"/>	

Please attach proof of income eg. last 2 pay slips or group certificates, or last 2 years' tax returns.

## Monthly commitments

Type of finance	Lender	Amount/Owing	Total limits	Payments	
				Amounts	Frequency w / f / m
Home loan					
Other mortgage					
Rent/Board					
Personal loans					
Overdrafts					
Credit cards					
Other ( <i>specify</i> )					
<b>Total commitments</b>					

## Assets

### Value

Home	\$	Address					
Other property	\$	Address					
Car/s	\$	Make		Model		Year	
	\$	Make		Model		Year	
	\$	Make		Model		Year	
Furniture	\$						
Superannuation	\$						
Nexus Mutual savings	\$						
Other savings	\$						
Investments/Shares	\$						
Other assets	\$	(specify type)					
<b>Total assets</b>	\$						

## Name of a relative or friend not living with you

(Refer to 'Your Privacy' information in this application before completing this section)

Name			
Address		Postcode	
Relationship to you		Phone no.	

## Declaration

I/We acknowledge that I/we are subject to the rules of Nexus Mutual ('the credit union') and I/we declare that the particulars I/we have completed on this form are true, complete and correct. I/We also acknowledge that these details may be relied upon by the credit union to enable it to determine whether or not to provide me/us with the credit facilities as determined from this form and for which I/we make formal application.

I/We acknowledge that we shall refund Nexus Mutual for any third party costs incurred in processing this application, in the event it does not proceed.

I/We declare that I/we have never committed any act of Bankruptcy or had any judgements or legal proceedings against me/us, except for the particulars noted below.

Please add any notes here

The credit I/we are applying for is wholly or primarily for: (tick which applies)

- A personal, private, domestic, or household purpose, or
- A business, non residential investment or commercial purpose. (A completed Declaration of Purpose must also accompany this application. This form is available from a Nexus Mutual branch or our website [nexusmutual.com.au](http://nexusmutual.com.au)).

I/We have read the Privacy information on Page 4 of this application.

I/We authorise the collection, use and disclosure of information about me/us in the manner set out above and in the Privacy Policy on Nexus Mutual's website.

### Signature of Applicant 1

Please sign here

### Signature of Applicant 2 or Guarantor

Please sign here

### Date

/ /

## Your Privacy

Nexus Mutual takes every care to protect your personal information. Nexus Mutual's Privacy Policy which incorporates our credit reporting policy is available on the Nexus Mutual web site - [nexusmutual.com.au](http://nexusmutual.com.au)

### To the borrower/s

To assist in the assessment of your application for credit, Nexus Mutual may provide information about you to a credit reporting body for the following purposes:

- to obtain a consumer credit report about you, and/or
- allow the credit reporting body to create or maintain a credit information file containing information about you.

This information is limited to:

- identity particulars - your name, gender, address (and the previous two addresses), date of birth, name of employer and driver's licence number.
- your application for credit - the fact that you have applied for credit and the amount.
- the fact that Nexus Mutual is a current credit provider to you.
- loan repayments that are overdue by more than 60 days and for which debt collection action has started.

- advice that your loan repayments are no longer overdue in respect of any default that has been listed.
- information that, in the opinion of Nexus Mutual, you have committed a serious credit infringement (that is, acted fraudulently or shown an intention not to comply with your credit obligations).

This information may be given before, during or after the provision of credit to you.

### To Guarantors

I/we agree that Nexus Mutual may:

- obtain from a credit reporting body a consumer credit report containing information about me/us.
- use this information for the sole purpose of assessing whether to accept me/us as a guarantor for credit applied for by, or provided to, the borrower/s named in this application.

The credit reporting body used by Nexus Mutual is Veda Advantage Limited. They can be contacted via their web site - [veda.com.au](http://veda.com.au)