

Applicant 1

Member number

Member name

Applicant 2 or Guarantor

Member number

Member name

Select your loan options
 New loan
 Pre-approval
 Increase an existing loan

Select the type of loan *(select all that apply)*

| | | | |
|-----------------|-----------------------------------|-----------------------------------|-------------------------------------|
| Owner occupied: | <input type="checkbox"/> Platinum | <input type="checkbox"/> Standard | <input type="checkbox"/> Essentials |
| Investment: | <input type="checkbox"/> Platinum | <input type="checkbox"/> Standard | |
| Line of Credit: | <input type="checkbox"/> Platinum | <input type="checkbox"/> Standard | |

Select the interest option *(Variable only for Essentials & Line of Credit)*

 Interest type:
 Variable
 Fixed
 Split

Select your repayment options

| | | | |
|------------|-----------------------------------------------|--------------------------------------------|----------------------------------------|
| Type: | <input type="checkbox"/> Principal & interest | <input type="checkbox"/> Interest only | |
| Frequency: | <input type="checkbox"/> Weekly | <input type="checkbox"/> Fortnightly | <input type="checkbox"/> Monthly |
| Method: | <input type="checkbox"/> Payroll deduction | <input type="checkbox"/> Recurring payment | <input type="checkbox"/> Direct credit |

Loan amount

 \$

Preferred repayment amount or term

Loan purpose

| | |
|---------------------------------------------------|--------------------------------------------------------|
| <input type="checkbox"/> Purchase of new dwelling | <input type="checkbox"/> Purchase of existing dwelling |
| <input type="checkbox"/> Refinance | <input type="checkbox"/> Construction |
| <input type="checkbox"/> Other - specify: _____ | |
| _____ | |
| _____ | |

Purchase details - *If you are purchasing, please complete:*

 Purchase price \$
Details of your conveyancer

| | | | |
|----------------------|----------------------|-----------------|--------------------------------------------------------------------|
| Conveyancer name | <input type="text"/> | Settlement date | <input type="text"/> / <input type="text"/> / <input type="text"/> |
| Their postal address | <input type="text"/> | | |
| Phone no. | <input type="text"/> | Fax no. | <input type="text"/> |
| Email | <input type="text"/> | | |

Refinancing details - *If this loan is to refinance a loan from another institution, please provide latest 6 months statements & complete below:*

| | | | |
|---------------------------|----------------------|-------------|---------------------------------------------------------------------------------------------------------------------------------|
| Institution name & branch | <input type="text"/> | | |
| Account name | <input type="text"/> | BSB | <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> |
| | | Account no. | <input type="text"/> |
| Their postal address | <input type="text"/> | | |

Security

Address of property/properties to be mortgaged

Construction details - *If this loan is for construction please provide building contract and copy of plans*

Nexus Mutual is a trading name of EECU Limited

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e melbourne@nexusmutual.com.au

Sale

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e sale@nexusmutual.com.au

Income

Gross income (before tax taken out)

| | |
|-----------------------------|----|
| Applicant 1 | \$ |
| Applicant 2 | \$ |
| Rental Income | \$ |
| Regular Overtime | \$ |
| Government benefits/pension | \$ |
| Part-time/casual employment | \$ |
| Dividends/Interest | \$ |
| Commission | \$ |
| Other | \$ |

(please circle)

Net

Total income w / f / m / m / annual \$

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

Home insurance

I/we would like to receive information on home insurance options

Expenses

Monthly Living Expenses

| | |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------|----|
| Utilities - Electricity, gas and water bills for your home. | \$ |
| Household - Necessary expenses to run your home. E.g. rates, home and contents insurance, repairs and maintenance, Body Corporate Fees. | \$ |
| TV / Communications / Media - Phone, Internet, Pay TV, Streaming services, Subscriptions. | \$ |
| Groceries - Typical supermarket shop, including food, cleaning products and toiletries. | \$ |
| Personal - Essential spending on yourself and your dependents. E.g. clothing, shoes, haircuts, cosmetics | \$ |
| Lifestyle - Spending on yourself and your dependants. E.g. gym, eating out, pets, movies, travel, annual memberships (golf, clubs etc) | \$ |
| Public Transport & Vehicle Running Costs - What you spend on public transport and your car. E.g. registration, insurance, servicing, petrol, parking. | \$ |
| Childcare - Childcare costs | \$ |
| Health - Dental, medical, optical, pharmaceuticals etc | \$ |
| Public / Private Education - School fees, uniforms, books, excursions etc. | \$ |
| Personal Insurance - Private Health, Life, Income Protection Insurance | \$ |
| Other expenses - Any other expenses. E.g. gardener, cleaner etc | \$ |

Total expenses \$

Name of a relative or friend not living with you

I acknowledge I am authorised to provide the personal information below and agree to inform that person who Nexus Mutual is, how to contact them and how to obtain their Privacy Policy.

Name

Address

Relationship to you Phone no.

Application for Visa Platinum Credit Card

Complete this section if you wish to apply for a credit card facility in conjunction with a Platinum Home Loan.

I/we apply for a new Nexus Mutual Visa Platinum Credit Card with rewards I/we apply for a Nexus Mutual Low Rate Platinum Credit Card

Single borrower (may have additional card holders) Joint borrowers

The credit card is offered with a pre-approved \$6,000 limit. If this amount will not meet your needs, specify a higher credit limit here* \$

*Subject to normal credit assessment criteria.

Credit card transactions and Nexus Mutual Platinum Cash Rewards Program

These details will be recorded separately on cardholder 1's statement. If cardholder 2 also requires these details on their statement tick this box

Consent for electronic delivery of documents

I consent to receiving electronically via the email address provided in this application the credit card contract documents and the terms and conditions of the Visa Credit Card, the Platinum Cash Rewards Program and the Visa Platinum Credit Card Insurance Policy Information Booklet.

Balance transfer from another credit card/s (minimum transfer amount is \$1,000 per card)

(A 0% p.a. interest rate applies for 12 months from approval for the first balance transfer as a Low Rate Platinum Credit Card welcome offer.)

I wish to transfer the current balance of my existing credit card/s as follows:

| Card number | Card provided by (eg. ANZ) | Amount |
|----------------------|----------------------------|----------------------|
| <input type="text"/> | <input type="text"/> | <input type="text"/> |

A copy of the most recent statement/s must be attached to this application

Additional cardholder

A non account holder can be provided with a card on your credit card account if they are a Nexus Mutual member and are made a signatory to the account.

Additional cardholder name Member number

Additional cardholder signature

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

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

Visa Platinum Credit Card declaration

I/we acknowledge and agree that:

- 1) I jointly and severally indemnify Nexus Mutual against any loss, damage or penalty which may incur arising from use of the card/s on a joint credit card account.
- 2) I am aware the terms and conditions for the Visa Credit Card and the Nexus Mutual Platinum Cash Rewards program are available on request from a Nexus Mutual branch or by visiting nexusmutual.com.au.
- 3) By authorising an additional cardholder to the nominated account, that person has access to the full credit limit on my credit card account.
- 4) I am responsible for all the transactions performed with the card by the additional cardholder.
- 5) I may cancel the additional card by providing written notification to Nexus Mutual and that I continue to be liable for any transactions performed with the additional card after it is cancelled.
- 6) The first annual fee will be charged to my credit card account immediately upon the card/s being approved, and then on the anniversary date thereafter.

Home Loan declaration

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

A personal, private, domestic, or household purpose; or

The purchase, renovation or repair of a residential investment property; 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).

I/We have read the Privacy information in 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.

Signatures

Signature of Applicant 1

Please sign here

Signature of Applicant 2 or Guarantor

Please sign here

Date

/ /

Key facts about this credit card (correct as at 1 July 2018)

This information is an Australian Government requirement under the National Consumer Credit Protection Act 2009.

| | Description of Credit Cards | |
|--------------------------------|---------------------------------------------------------------|---------------------------------------------------------------|
| | Visa Platinum Credit Card | Low Rate Platinum Credit Card |
| Product name | Visa Platinum Credit Card | Low Rate Platinum Credit Card |
| Minimum credit limit | \$6,000 | \$6,000 |
| Minimum repayments | 3.0% of the closing balance or \$20, whichever is the greater | 3.0% of the closing balance or \$20, whichever is the greater |
| Interest on purchases | 18.54% p.a. | 6.64% p.a. |
| Interest-free period | Up to 46 days (on purchases only) | 0 days |
| Interest on cash advances | 18.54% p.a. | 6.64% p.a. |
| Annual fee | \$99 | \$49 |
| Balance transfer interest rate | 18.54% p.a. | 6.64% p.a. |
| Late payment fee | \$10 first notice, \$25 subsequent notices | \$10 first notice, \$25 subsequent notices |

There may be circumstances in which you have to pay other fees. A full list of current fees applicable to this credit card can be obtained from nexusmutual.com.au/fees. For more information on choosing and using credit cards visit the ASIC consumer website at moneysmart.gov.au. The terms on which this credit card is offered can change over time. You can check if any changes have been made by visiting nexusmutual.com.au.