

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: Platinum Standard Essentials

Investment: Platinum Standard Essentials

Line of Credit: Platinum Standard

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

 Interest type: Variable Fixed Split

Select your repayment options

Type: Principal & interest Interest only

Frequency: Weekly Fortnightly Monthly

Method: Payroll deduction Recurring payment Direct credit

Loan amount

Preferred repayment amount or term

Loan purpose

Purchase of new dwelling Purchase of existing dwelling

Refinance Construction

Other - specify: _____

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

 Purchase price \$
Details of your conveyancer

 Conveyancer name Settlement date

 Their postal address

 Phone no. Fax no. Email
Refinancing details - *If this loan is to refinance a loan from another institution, please provide latest 6 months statements & complete below:*

 Institution name & branch

 Account name BSB - Account no.

 Their postal address
Security

Address of property/properties to be mortgaged

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

Personal details

Applicant 1

Surname

Given names

Marital status

Date of birth

Driver's licence no. Exp. date / /

Current address
 Postcode

Phone no.

Email address

Residential status
 Years at residence
 Own Buying Rent Board with relative

No. of dependents Ages

Previous address
if at current less than 3 years Postcode

Employer

Occupation

Employer's address
 Postcode

Phone no.

Period of employment Status Full time Part time Casual

Previous employer Period of employment
if at current less than 3 years

Applicant 2 or Guarantor

Exp. date / /

Postcode

Years at residence
 Own Buying Rent Board with relative

Ages

Postcode

Postcode

Status Full time Part time Casual

Period of employment

How would you like to be contacted about this application? *(select all that apply)*

Phone (business) Phone (home) Phone (mobile) Email - *provide email address*

Assets

Home Value

Home \$

Address

Property Value

Other Property \$

Address

Car/s Value

Car/s \$

Make

Model

Year

Make

Model

Year

Other assets

Furniture

Superannuation

Nexus Mutual savings \$

Other savings \$

Investments/Shares \$

Other assets
(Specify type)

Total assets \$

Liabilities

Type of commitment

Lender

Amount/Owing

Total limits

Home loan

Other mortgage

Rent/Board

Personal loans

Car lease/transport

Overdrafts

Credit cards

Other HECS maintenance

Total commitments

Type of commitment	Lender	Amount/Owing	Total limits
Home loan			
Other mortgage			
Rent/Board			
Personal loans			
Car lease/transport			
Overdrafts			
Credit cards			
Other HECS maintenance			
Total commitments			

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

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"/>
<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.

Consent for electronic communications

- I consent to your communicating any offer and loan contract to me electronically. I agree that your doing so by email constitutes an offer and loan contract signed by you. I understand that:
- You will stop posting me paper statements and notices
 - I need to check my emails regularly
 - I can revert to receiving paper statements and notices in the post any time

Signatures

Please sign or submit through internet banking secure email to confirm the above

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	
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.