

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 | | |

Assets

| | | | |
|-----------------------|-------------------------|---------------------------------------|-------------------------|
| Home Value | | Nexus Mutual savings | <input type="text"/> \$ |
| Home | <input type="text"/> \$ | Other savings | <input type="text"/> \$ |
| Address | <input type="text"/> | Investments/Shares | <input type="text"/> \$ |
| | <input type="text"/> | Other assets <i>(Specify type)</i> | <input type="text"/> \$ |
| | <input type="text"/> | | <input type="text"/> |
| Property Value | | Total assets | <input type="text"/> \$ |
| Other Property | <input type="text"/> \$ | | |
| Address | <input type="text"/> | | |
| | <input type="text"/> | | |

Liabilities

| | | | | | |
|---------------------|-------------------------|---------------------------|----------------------|----------------------|----------------------|
| Car/s Value | | Type of commitment | Lender | Amount/Owing | Total limits |
| Car/s | <input type="text"/> \$ | Home loan | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Make | <input type="text"/> | Other mortgage | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Model | <input type="text"/> | Rent/Board | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Year | <input type="text"/> | Personal loans | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Make | <input type="text"/> | Car lease/transport | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Model | <input type="text"/> | Overdrafts | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Year | <input type="text"/> | Credit cards | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Other assets | | Other HECS maintenance | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Furniture | <input type="text"/> | Total commitments | | <input type="text"/> | <input type="text"/> |
| Superannuation | <input type="text"/> | | | | |

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 dependents. 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 et | \$ |
| 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. | |

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

Declaration

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.

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).

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

(Sign or submit through internet banking secure email)

Please sign here

Signature of Applicant 2 or Guarantor

(Sign or submit through internet banking secure email)

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

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