



Application For Loan

Applicants

Applicant 1	
Number of applicant(s):	
Are you a Bank Orange member?	
Member number	
Title	
First Name	
Middle Name	
Last Name	
Email address	
Mobile number	
How did you hear about us?	
Applicant 2	
Are you a Bank Orange member?	
Member number	
Title	
First Name	
Middle Name	
Last Name	
Email address	
Mobile number	

Personal Details

Applicant 1 Personal Details	
Date of birth	
Marital status	
Number of dependent children	
Age of dependent children	
Current residential status	
Current residential address	
Street number and name	
Suburb/Town	
State	
Postcode	
Number of months at current address	

When did you start living at your current address?	
Previous address	
When did you start living at previous address?	
Employment and income details	
Primary income source	
Employer/business name	
Job title	
Employer address	
Employer state	
Employer phone number	
Years of employment	
Start date of employment	
Annual gross income from this employment	
Do you have any additional income?	
Previous employment	
Employer/business name	
Job title	
Employer address	
Employer state	
Employer phone number	
Years of employment	
Start date of employment	
Annual gross income from this employment	
Additional Income	
Monthly rental income	

Monthly child maintenance	
Monthly Centrelink benefits	
Any other monthly income	
Applicant 2 Personal Details	
Date of birth	
Marital Status	
Number of dependent children	
Age of dependent children	
Current residential status	
Residential address same as applicant one?	
Current residential address	
Street number and name	
Suburb/town	
State	
Postcode	
Number of months at current address	

When did you start living at your current address?	
Previous address	
When did you start living at previous address?	
Employment and income details	
Primary income source	
Job title	
Employer/business name	
Employer address	
Employer State	
Employer phone number	
Years of employment	
Start date of employment	
Annual gross income from this employment	
Previous employment	
Employer/business name	
Job title	
Employer address	
Employer state	
Employer phone number	
Years of employment	
Start date of employment	
Annual gross income from this employment	
Additional Income	
Do you have any additional income?	
Monthly rental income	
Monthly child maintenance	
Monthly Centrelink benefits	
Any other monthly income	

Loan Details

Field	Answer
Loan purpose	
Loan Type	
Loan amount required	
Preferred repayment term in years	

Tell us about the things you owe

Field	Answer
Do you owe any of the following:	
Mortgage 1 - Mortgage statement required	
Financial institution	
Repayment	
Repayment frequency	
Balance	
Remaining term	
Add another mortgage?	
Mortgage 2 - Mortgage statement required	
Financial institution	
Repayment	
Repayment frequency	
Balance	
Remaining term	
Add another mortgage?	
Mortgage 3 - Mortgage statement required	
Financial institution	
Repayment	

Repayment frequency	
Balance	
Remaining term	
Add another mortgage?	
Mortgage 4 - Mortgage statement required	
Financial institution	
Repayment	
Repayment frequency	
Balance	
Remaining term	
Add another mortgage?	
Mortgage 5 - Mortgage statement required	
Financial institution	
Repayment	
Repayment frequency	
Balance	
Remaining term	
Rent/Board 1 - Copy of rental agreement required	
Real Estate / Landlord	
Amount	
Frequency	
Add another Rent/Board?	
Rent/Board 2 - Copy of rental agreement required	
Real Estate / Landlord	
Amount	
Frequency	
Add another Rent/Board?	
Rent/Board 3 - Copy of rental agreement required	
Real Estate / Landlord	
Amount	
Frequency	
Add another Rent/Board?	
Rent/Board 4 - Copy of rental agreement required	
Real Estate / Landlord	
Amount	
Frequency	
Add another Rent/Board?	
Rent/Board 5 - Copy of rental agreement required	
Real Estate / Landlord	

Amount	
Frequency	
Personal Loan 1 - Copy of statement required	
Financial institution	
Repayment	
Repayment frequency	
Balance	
Remaining term	
Add another Personal Loan?	
Personal Loan 2 - Copy of statement required	
Financial institution	
Repayment	
Repayment frequency	
Balance	
Remaining term	
Add another Personal Loan?	
Personal Loan 3 - Copy of statement required	
Financial institution	
Repayment	
Repayment frequency	
Balance	
Remaining term	
Add another Personal Loan?	
Personal Loan 4 - Copy of statement required	
Financial institution	
Repayment	
Repayment frequency	
Balance	
Remaining term	
Add another Personal Loan?	
Personal Loan 5 - Copy of statement required	
Financial institution	
Repayment	
Repayment frequency	
Balance	
Remaining term	
Novated Car Lease - Copy of statement required	
Financial institution	
Repayment	

Repayment frequency	
Balance	
Credit Card & BNPL	
Credit Card 1 - Copy of statement showing credit limit required	
Financial institution	
Balance	
Limit	
Add another Credit Card?	
Credit Card 2 - Copy of statement showing credit limit required	
Financial institution	
Balance	
Limit	
Buy Now Pay Later (BNPL) 1 - Afterpay, Zip Pay etc.	
Institution	
Balance	
Add another BNPL?	
Buy Now Pay Later (BNPL) 2 - Afterpay, Zip Pay etc.	
Institution	
Balance	
HECS/HELP debt - Copy of assessment required	
Please enter your outstanding debt balance	
Child Support - Copy of assessment required	
Please enter the amount of child support you pay	
Payment Frequency	
Living Expenses	
Monthly Living Expenses	
Insurance	
Home	
Contents	
Vehicle	
Boat/Caravan	
Health	
Life	
Other	
Personal	
Groceries	

Clothing	
Childcare	
Medical	

Home Maintenance	
Utilities	
Electricity	
Water	
Gas	
Rates	
Communication	
Phone	
Internet	
TV	
Transport	
Fuel	
Registration	
Maintenance	
Discretionary	
Entertainment & recreation	
Other	
Investment Property Costs	

Tell us about the things you own

Field	Answer
Do you have any of the following?	
Property	
Property address	
Value	
Add another property?	
Property address	
Value	
Vehicle	
Make	
Model	
Year	
Value	
Add another vehicle?	
Make	
Model	
Year	
Value	
Savings	

Financial Institution/s:	
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Balance	
Shares	
Please enter the value of your shares	
Superannuation	

Institution	
Balance	
If you click on Other, please specify:	

Additional information

Field	Answer
Are you a guarantor for any loan?	
Have any applicants had any bankruptcy, legal proceedings, judgements, etc, in the last 5 years?	
If yes, please give details	
Please provide any other information that will help us process your application	
What products would you like?	
Which accounts would you like to use in your membership with us?	
Tax File Number	
Would you like to supply your Tax File Number?	
Please provide your Tax File Number	

Declaration

CAUTION: As per the National Credit Code, you could face potential legal consequences if you provide any inaccurate or deceptive information that significantly impacts Bank Orange's decision regarding the approval of this application.

I/We declare that the information given in this application is true, correct and complete.

I/We authorise Bank Orange to make any relevant enquiries into the information mentioned, my employer or any other credit provider.

I/We acknowledge that a credit report will be obtained.

By applying for membership you agree to acquire a member share in Bank Orange. You are not required to pay anything for the member share. Membership confers rights and obligations under the Constitution, a copy of which you can view on our website.

For new members: I/we hereby apply for a Share in the Bank Orange to become a member of Bank Orange. I/we understand that by becoming a member I/we are bound by Bank Orange's constitution as governed by the Corporation's Act, and

as altered from time to time.

For the purposes of the Anti Money Laundering and Counter Terrorism Financing Act 2006 (Cth), all account and signatory information provided to the Credit Union on this form will apply to all accounts which may be held by the applicant with the Credit Union unless otherwise specified. It is an offence under the Anti Money Laundering and Counter Terrorism Financing Act 2006 (Cth) to make a false or misleading statement.

Please review the Account Access Term & Conditions and Fees & Charges documentation prior to opening an account with us www.bankorange.com.au/about/corporate-information/disclosure-documents/

Field	Answer
I declare that I have read and agree to be bound by the declaration contained above and have reviewed the relevant disclosure documents.	
<p>I/We consent to your giving me documents such as loan offers (in the form of a contract for us to accept), precontractual documents, statements, and notices electronically. By consenting to receive these documents electronically, I understand that:</p> <ul style="list-style-type: none">• you may not give me these documents in paper form in the future• I need to regularly check for electronic communications from you e.g. via emails, SMS and/or internet banking alerts• I can withdraw this consent at any time and revert to receiving paper documents in the post <p>For loan documents, I understand that you must sign any loan offer you make to me. I consent to that requirement being met by your attaching the offer document to an email addressed to me.</p>	
I/We declare that I/We have read and agree to be bound by the declaration contained above	
The email address to use is	
<i>By consenting to this, you will not receive paper copies of these documents, including future statements and interest rate notifications. Should you require paper communications or copies, or if you wish to withdraw your consent for receiving these documents electronically at any time, you may call 02 6362 4466.</i>	

Nomination to receive notice by joint borrowers	
<p>This section applies to joint personal borrowers where the loan is regulated by the National Credit Code. Under the National Consumer Credit Protection Regulation each debtor is entitled to receive their own copy of any notice or other document required by the Code to be given to the debtors.</p> <p>Note: If you complete the form below, you:</p> <ul style="list-style-type: none"> • Give up the right to be provided with information direct from the Bank; • Can advise the Bank at any time in writing that you wish to cancel your nomination. 	
<p>To receive notices and other documents under the Code on my behalf. I/We authorize that person to elect to receive notices and documents electronically.</p> <p>Note: The Bank requests that you nominate one person to receive notice and documents on your behalf if you live at the same address.</p>	