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LOAN/OVERDRAFT APPLICATION

Purpose of Loan/Overdraft : _____

Description of Home/Land/Car being purchased: _____

Amount required/Purchase price/Limit: \$ _____ Please note: minimum loan amount is \$2000
minimum overdraft is \$1000

Preferred Repayment: \$ _____ Frequency: weekly / fortnightly / monthly

APPLICANT 1 - (Principal Income Earner)

Member No. _____

Surname: _____

Given Name(s): _____

Preferred Title: _____

Drivers Licence No.: _____

Current Address: _____

_____ Postcode: _____

for _____ years _____ months

Residency Status : Owned Renting Buying Boarding

Previous Address: _____

_____ Postcode: _____

for _____ years _____ months

Home Telephone: _____

Work Telephone: _____

Mobile Phone No.: _____

Home Fax No.: _____

Email Address: _____

Date Of Birth: _____

Number of Dependants: _____

Dependants Ages: _____

Current Employer: _____

Name of Contact: _____

Occupation: _____

_____ Years of service: _____

Employer's Address: _____

_____ Postcode: _____

Previous Employer (if less than 3 years): _____

Years of service: _____ Previous Employers Address: _____

_____ Postcode: _____

APPLICANT 2 - (Co Borrower)

Member No. _____

Surname: _____

Given Name(s): _____

Preferred Title: _____

Drivers Licence No.: _____

Current Address: _____

_____ Postcode: _____

for _____ years _____ months

Residency Status : Owned Renting Buying Boarding

Previous Address: _____

_____ Postcode: _____

for _____ years _____ months

Home Telephone: _____

Work Telephone: _____

Mobile Phone No.: _____

Home Fax No.: _____

Email Address: _____

Date Of Birth: _____

Number of Dependants: _____

Dependants Ages: _____

Current Employer: _____

Name of Contact: _____

Occupation: _____

_____ Years of service: _____

Employer's Address: _____

_____ Postcode: _____

Previous Employer (if less than 3 years): _____

Years of service: _____ Previous Employers Address: _____

_____ Postcode: _____

INCOME

Please attach 3 current Payslips or Letter of Employment or Centrelink Income Statement (even if your pay is deposited directly to the Credit Union)

	APPLICANT 1	APPLICANT 2	
What is your Base Net Income (after tax)	\$	\$	Weekly / Fortnightly / Monthly
Centrelink	\$	\$	Weekly / Fortnightly / Monthly
Rental Income	\$	\$	Weekly / Fortnightly / Monthly
2nd Job	\$	\$	Weekly / Fortnightly / Monthly
Other	\$	\$	Weekly / Fortnightly / Monthly
TOTAL INCOME (NET)	\$	\$	Weekly / Fortnightly / Monthly

LIABILITIES

PLEASE ENSURE THAT ALL LOANS ARE DISCLOSED

ITEM FINANCED	OWED TO	REPAYMENT AND FREQUENCY	BALANCE	LIMIT
1ST MORTGAGE				
MORTGAGE (other)				
RENT / BOARD				
PERSONAL LOAN				
PERSONAL LOAN				
CREDIT CARD				
CREDIT CARD				
STORE CARD				
OTHER				
OTHER				

LIVING EXPENSES

Please indicate your total living expenses, including: food, electricity & gas, telephone, clothing, education, transportation & medical expenses.
For assistance with calculating a total expenditure, you may wish to use our Budget calculator available at www.orangeccu.com.au

	TOTAL AMOUNT \$	FREQUENCY (PER WEEK/FORTNIGHT/MONTH)
Total Living Expenses		

ASSETS

TYPE OF ASSET	AMOUNT	DETAILS / ADDRESS	NAME OF FINANCIER (IF APPLICABLE)
Home			
Home Insured with			
Investment Property / Vacant Land			
Motor Vehicle		(1) PLEASE COMPLETE FULL DETAILS BELOW *	
Motor Vehicle		(2) PLEASE COMPLETE FULL DETAILS BELOW *	
Motorbike / Caravan / Boat			
Furniture / Household Effects			
Other Personal Items			
Bonds and Shares			
Credit Union Savings			
Savings Accounts			
Investment Accounts			
Superannuation			
Other Assets			
TOTAL ESTIMATED VALUE			

*	YEAR	MAKE AND MODEL	REGO NO.	INSURED WITH	TYPE OF INSURANCE
VEHICLE 1					
VEHICLE 2					

REFERENCES

Names and Addresses of 2 relations in Australia not living with you:

Name	Address	Phone	Relationship
1			
2			

LOAN ESTABLISHMENT FEE

- Orange Credit Union charges a loan/overdraft establishment fee (refer to our current loans, features and benefits brochures)
- Orange Credit Union debits the loan/overdraft establishment fee to the loan account once Orange Credit Union approves the loan and funds it.
- Orange Credit Union does not charge an application fee.

CONSUMER CREDIT INSURANCE

Loan Repayment Insurance is also available at your cost to cover your loan should you die, become ill, unemployed, or have an accident.

please provide me with :

cover / quote (delete one)

- for: tick quote
- Trauma Death Disability (Sickness and Accident)
 Death, Disability (Sickness and Accident)
 Disability (Sickness and Accident) & Involuntary Unemployment
 Trauma, Death, Disability (Sickness and Accident) & Involuntary Unemployment No Protection

IMPORTANT - COVER IS NOT AUTOMATIC

The provision of consumer credit insurance cover is subject to a separate assessment process. Some people may not be eligible for this product.

CAR AND HOME INSURANCE

General Insurances are available at your cost for your home, contents and/or motor vehicle

Please provide me with a quote for:

- Home & Contents
 Motor Vehicle
 Valuables
 Boat

DISCLAIMER

The provision of general insurance is subject to a separate assessment process.
Cover is not automatic. Some people may not be eligible for this product.

Please complete below for Marketing Purposes

Where did you hear about Orange Credit Union?

FOR COMMERCIAL LOANS:

By submitting this application you expressly consent to our obtaining a credit report containing your credit information in order to assess your commercial loan application.

SIGNATURE (Applicant 1)

DATE

SIGNATURE (Applicant 2)

DATE