

### 1. CREDIT CARD REQUEST DETAILS

Name to appear on credit card:

Orange Credit Union membership no:  Requested credit card limit: \$  please specify

### 2. APPLICANT DETAILS

#### Applicant

Title:  Surname:

First name(s):

Date of Birth:  /  /  Sex: M  F

Marital status:  Drivers Licence No:

Residential address:

Suburb:

State:  Postcode:

Postal address (if different to residential address):

Suburb:

State:  Postcode:

Period at this address:  yrs  months

No. dependants:  Ages:

Do you: Own a home  Rent  Board  Buying

Home tel:  Mobile:

Business tel:

Email:

#### Joint Applicant (if applicable)

Title:  Surname:

First name(s):

Date of Birth:  /  /  Sex: M  F

Marital status:  Drivers Licence No:

Residential address:

Suburb:

State:  Postcode:

Postal address (if different to residential address):

Suburb:

State:  Postcode:

Period at this address:  yrs  months

No. dependants:  Ages:

Do you: Own a home  Rent  Board  Buying

Home tel:  Mobile:

Business tel:

Email:

### 3. PREVIOUS ADDRESS

Please fill in this section if you have lived at your current address for less than three years.

#### Applicant

Previous address (if less than 3 years):

Suburb:

State:  Postcode:

Period at this address:  yrs  months

Did you Own a home  Rent  Board  Buying

#### Joint Applicant (if applicable)

Previous address (if less than 3 years):

Suburb:

State:  Postcode:

Period at this address:  yrs  months

Did you Own a home  Rent  Board  Buying

### 4. YOUR ADDITIONAL CARD (OPTIONAL)

Title:  First name:  Middle name:

Surname:  Date of Birth:  /  /

Signature of additional Cardholder:

## 5. EMPLOYMENT DETAILS

### Applicant

Employer's name:

Employer's address:

Suburb:

State:  Postcode:

Period of employment:  yrs  months

Are you: Full time  Part time  Contract

Occupation:

### Joint Applicant (if applicable)

Employer's name:

Employer's address:

Suburb:

State:  Postcode:

Period of employment:  yrs  months

Are you: Full time  Part time  Contract

Occupation:

Please fill in the details of your previous employment (if less than 3 years in current employment):

Employer's name:

Employer's address:

Suburb:

State:  Postcode:

Period of employment:  yrs  months

Were you: Full time  Part time  Contract

Employer's name:

Employer's address:

Suburb:

State:  Postcode:

Period of employment:  yrs  months

Were you: Full time  Part time  Contract

## 6. FINANCIAL DETAILS

### Applicant

**Gross income**

		wk	ftn	mth	yr
Primary income:	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Rental income:	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Other income:	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

**Commitments**

	Lender	Balance	Monthly repayments
Mortgage/rent/board:	<input type="text"/>	/\$ <input type="text"/>	/\$ <input type="text"/>
Investment loan:	<input type="text"/>	/\$ <input type="text"/>	/\$ <input type="text"/>
Personal loan:	<input type="text"/>	/\$ <input type="text"/>	/\$ <input type="text"/>
Car loan:	<input type="text"/>	/\$ <input type="text"/>	/\$ <input type="text"/>
Other:	<input type="text"/>	/\$ <input type="text"/>	/\$ <input type="text"/>

	Lender	Balance	Limit
Credit Card	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>

**Assets**

	Details and value
Home/land:	<input type="text"/> \$
Investment property:	<input type="text"/> \$
Motor vehicle:	<input type="text"/> \$
Second motor vehicle:	<input type="text"/> \$
Home contents:	Insured value <input type="text"/> \$
Savings:	<input type="text"/> \$
Superannuation:	Company <input type="text"/>
Other	<input type="text"/>

### Joint Applicant (if applicable)

**Gross income**

		wk	ftn	mth	yr
Primary income:	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Rental income:	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Other income:	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

**Commitments**

	Lender	Balance	Monthly repayments
Mortgage/rent/board:	<input type="text"/>	/\$ <input type="text"/>	/\$ <input type="text"/>
Investment loan:	<input type="text"/>	/\$ <input type="text"/>	/\$ <input type="text"/>
Personal loan:	<input type="text"/>	/\$ <input type="text"/>	/\$ <input type="text"/>
Car loan:	<input type="text"/>	/\$ <input type="text"/>	/\$ <input type="text"/>
Other:	<input type="text"/>	/\$ <input type="text"/>	/\$ <input type="text"/>

	Lender	Balance	Limit
Credit Card	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>

**Assets**

	Details and value
Home/land:	<input type="text"/> \$
Investment property:	<input type="text"/> \$
Motor vehicle:	<input type="text"/> \$
Second motor vehicle:	<input type="text"/> \$
Home contents:	Insured value <input type="text"/> \$
Savings:	<input type="text"/> \$
Superannuation:	Company <input type="text"/>
Other	<input type="text"/>

## 7. PRIVACY PROTECTION OF INFORMATION

'We' in this privacy consent & notification refers Community First Credit Union Ltd as lender of record.

### Privacy consent & notification

We may collect, use, hold & disclose personal & credit information about you for the purposes of arranging or providing credit to you, managing credit, direct marketing of products & services by us, & managing our relationship with you.

You may gain access to this personal & credit information by contacting us or any of those parties listed at the bottom of this consent & notification. A copy of our privacy policy can be accessed at <http://www.communityfirst.com.au/Privacy>. It contains information on how you may access or seek correction of your personal & credit information, and information about our complaints process.

*Credit information* includes the type & amount of credit, repayment history information, default information (including overdue payments), & court information. *Personal information* includes any information from which your identity is apparent.

### Consumer & commercial credit information

We may collect, use, hold, and disclose commercial & consumer credit information about you to assess an application for consumer or commercial credit & manage credit.

### Exchange information with credit providers

We may seek & disclose personal & credit information about you from or to another credit provider for the purposes of assessing your creditworthiness, credit standing, & credit history or credit capacity.

### Exchange information with guarantors

We may seek & disclose personal & credit information about you from or to any person who proposes to guarantee or has guaranteed repayment of any credit provided to you.

### Provide information to a credit reporting body

We may seek & disclose credit information from or to a credit reporting body to assess your application for credit, manage your credit or for the purposes of pre-screening credit offers.

Credit reporting bodies must maintain a confidential list of individuals who have opted out of their information being used in pre-screening. To opt-out of credit pre-screening, contact the credit reporting body, using the contact details on their websites, referred to below.

You can also ask a credit reporting body not to use or disclose your personal information for a period if you believe on reasonable grounds that you have been or are likely to be a victim of fraud, including identity fraud.

### Exchange information with advisers, originators, mortgage insurers & dispute resolution

We may disclose personal & credit information to:

- a mortgage insurer or trade insurer to assess the risk of providing mortgage insurance or assess the risk of default & in connection with any default by you;
- mortgage brokers, mortgage originators, mortgage managers to assess an application for credit or manage credit;
- financial consultants, accountants, lawyers, & advisers acting in connection with any financing provided (or proposed to be provided) to you;
- any industry body, tribunal, court or otherwise in connection with any complaint or dispute regarding the approval or management of your credit;
- another person in connection with funding financial accommodation by means of a securitisation arrangement or other proposed dealing with your credit;
- any person where we are required by law to do so or organisations involved in providing credit to you, any associate, related entity or contractor of ours (including for example stationery printing houses, lawyers, accountants, recoveries firm) or any person considering acquiring an interest in our business or assets.

### Overseas disclosures

We may disclose your personal information overseas. The countries where we are likely to disclose your personal information to include New Zealand & United Kingdom. However, if we do disclose this information outside Australia, we will do so on the basis that the information will be used only for the purposes set out in this document.

### Customer identification

We may disclose personal information about you to an organisation providing verification, including on-line verification of your identity, including for the purposes of the Anti-Money Laundering & Counter-Terrorism Financing Act 2006 (Cth) or any other purpose.

### Customer identification by credit reporting body

We may verify your identity using information held by a credit reporting body (CRB). To do this we may disclose personal information such as your name, date of birth, & address to the CRB to obtain an assessment of whether that personal information matches information held by the CRB. The CRB may give us a report on that assessment & to do so may use personal information about you & other individuals in their files. Alternative means of verifying your identity are available on request. If we are unable to verify your identity using information held by a CRB we will provide you with a notice to this effect & give you the opportunity to contact the CRB to update your information held by them or verify your identity using an alternative method acceptable to us.

Please tick the box if you agree to us verifying your identity using a credit reporting body.

If you do not provide personal information, we may be unable to provide credit.

CRB means Equifax who can be contacted and a copy of their privacy policy accessed on [www.equifax.com.au](http://www.equifax.com.au)

Orange Credit Union can be contacted on **02 6362 4466** or [ocu@orangecu.com.au](mailto:ocu@orangecu.com.au)  
or **PO Box 992, Orange NSW 2800**

Amigo Card Support (Community First Credit Union) can be contacted on **1300 377 800** or [amigoapp@communityfirst.com.au](mailto:amigoapp@communityfirst.com.au)  
or **PO Box Lidcombe NSW 1825**

## LIVING EXPENSES CONSENT

<b>Member Name(s) / Number(s) :</b>	
<b>Loan Number / L Type :</b>	
<b>Loan Amount :</b>	
<b>Store / Originator :</b>	

### Living Expenses Consent

- **Living Expenses:** Please enter an estimate of your regular combined household living expenses in each of the following categories.

General Monthly Living Expenses	Monthly Amount
<b>Groceries</b> - (Typical supermarket shop for groceries including food and toiletries).	
<b>Transport</b> - (Public transport, motor vehicle running costs including fuel, servicing, parking and tolls).	
<b>Clothing, Recreational &amp; Entertainment</b> - (Clothing, footwear, cosmetics, personal care. Recreation and entertainment including alcohol, tobacco, gambling, restaurants, membership fees, pet care, holidays).	
<b>Insurance, Medical &amp; Health</b> - (All insurance including health, home and contents, motor vehicle, life, income protection. Medical and health costs including doctor, dental, optical and pharmaceutical etc.).	
<b>Education &amp; Childcare</b> - (Public and private education fees and associated costs (preschool, primary, secondary and tertiary) including books and uniforms etc. Childcare including nannies).	
<b>Property including Rates/Utilities/Management Fees</b> - (Housing and property expenses on owner occupied and investment property including rates, taxes, levies, body corporate, management and strata fees, repairs and maintenance, other household items and utilities (including, telephone, internet and pay TV).	
<b>Other</b> - (Unique items not covered in above categories)	
<b>Total General Monthly Living Expenses</b>	<b>\$</b>

Applicants Name:  
Signature:

Applicants Name:  
Signature:

### Office Use Only

Please compare to HEM figure and provide detail reasons for discrepancy:

HEM applicable to household income	\$
<i>less</i> Actual living expenses as disclosed by applicants	\$
Difference (if figure/difference greater then \$500.00 please provide reasons below)	\$

**Reasons for Discrepancy:**

**Store and Originator signature:**

I confirm that I have reviewed submitted transactional bank statements which show nothing untoward, nor does It uncover any undisclosed debts. Living expenses declared by members appear to be correct; no additional expenses noted other than what has been declared by members.

### 8. INTERNET BANKING

In order to activate your Amigo credit card, check your credit card transactions and access your monthly e-statement, you need to have an Amigo internet banking facility. Therefore you need to nominate a temporary internet banking password. The temporary internet banking password should be numeric and 6 digits in length. We do not accept your date of birth.

Temporary internet banking password (please enter 6 numbers)\*

*\*Temporary internet banking password (6 numbers) – required to be changed when you first access the Amigo Internet Banking Facility. The password must be numeric. We do not accept your date of birth.*

### 9. DECLARATION

Yes No

- Have you ever been declared bankrupt or insolvent, or had an estate assigned for the benefit of creditors?
- Have you ever been shareholders or office holders of a private company in which a manager, receiver or liquidator has been appointed?
- Is there any unsatisfied judgement that has been entered against you or any company of which you were a shareholder or officeholder?
- Have you, or any company of which you have been associated, ever had property foreclosed upon?

If you have answered yes to any of the above, please provide details:

I/We declare that:

- the information provided is correct and complete in every detail
- I/We have read and understood the Privacy Protection of Information details
- I/We agree to pay any fees or charges required by the Credit Union
- I/We certify that I/We can afford this Credit Card without enduring any hardship
- I/We understand that the facility may not be provided (or withdrawn) if there is an adverse change to my circumstances.
- I/We supply the above details for the purpose of enabling the Credit Union to determine whether to grant me/us a Credit Card. My/Our submission of this application does not imply acceptance by the Credit Union to grant me/us a Credit Card.

Print Name:

Print Name:

Signature of additional Cardholder:

Joint Signature (if applicable):

Date:

Date:

To assist us in processing your application without delay, please provide the following where applicable:

- Evidence of your income (copy of two most recent payslips AND either 2 years group certificates or two years tax assessment notices)
- Three months transaction account statements (showing regular payments to each of your liabilities)

If self-employed, last two years:

- Tax returns – Individual and Business (both required)
- Balance sheet
- Profit and Loss/Income Statement