



TRANSCOMM
CREDIT UNION

TRANSCOMM CREDIT CO-OPERATIVE LIMITED
trading as TRANSCOMM CREDIT UNION

HEAD OFFICE:
99 King Street, Melbourne VIC 3000
Telephone (03) 9629 4484 Fax (03) 9629 4130

ABN 54 087 651 750
AFSL 245 606

**ONCE ONLY ESTABLISHMENT FEE APPLICABLE ON ALL LOANS
TO \$3000 = \$50 \$3001-\$5000 = \$75**

LINE OF CREDIT/OVERDRAFT APPLICATION

Please print clearly. ALL questions must be answered. Incomplete applications may cause delay in processing.

CREDIT LIMIT REQUESTED	\$	_____
EXISTING LIMIT (IF ANY)	\$	_____
TOTAL LIMIT	\$	_____

CREDIT LIMIT	MINIMUM FORTNIGHTLY P.R.D.	MINIMUM MONTHLY PAYMENT
\$500	\$20.00	\$45.00
\$1000	\$30.00	\$65.00
\$1500	\$40.00	\$85.00
\$2000 - \$4000	\$50.00	\$110.00
\$5000	\$60.00	\$130.00

PERSONAL DETAILS		Membership No. _____	
SURNAME	FIRST NAMES	DATE OF BIRTH	<input type="checkbox"/> Married <input type="checkbox"/> Widowed
		DRIVER'S LIC. NO.	<input type="checkbox"/> De Facto <input type="checkbox"/> Divorced
			<input type="checkbox"/> Single <input type="checkbox"/> Separated
SURNAME	FIRST NAMES (SPOUSE)	DATE OF BIRTH	No. of Dependent Children.....
		DRIVER'S LIC. NO.	Ages.....
Current residential address			
_____			MOBILE PHONE
_____			HOW LONG THERE TELEPHONE
<input type="checkbox"/> FULLY OWNED <input type="checkbox"/> BUYING <input type="checkbox"/> RENTING <input type="checkbox"/> PARENTS/RELATIVES <input type="checkbox"/> BOARDING			
<input type="checkbox"/> RENTING <input type="checkbox"/> BOARDING			
LANDLORD NAME AND ADDRESS/REAL ESTATE AGENT			TELEPHONE
PREVIOUS ADDRESS (IF CURRENT ADDRESS LESS THAN 2 YEARS)		HOW LONG THERE	
Personal references PLEASE SUPPLY THE NAMES OF TWO RELATIVES AND ONE FRIEND NOT LIVING WITH YOU.			
NAME	ADDRESS	TELEPHONE NO.	
1.			
2.			
3.			

OFFICE USE ONLY	Application No.	Date	L
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INCOME AND EXPENDITURE

Are you currently gainfully employed? YES NO
 If not, are you on: Workcare Sick Leave Other (describe).....
 Employer's name.....
 Work Address.....
Telephone.....
 Occupation.....Years there.....
 Income (NETT AFTER TAX) \$.....per week/fortnight/month

If Rail/Tram/Bus:
 Dept. No.

Previous employment (IF CURRENT EMPLOYMENT LESS THAN 2 YEARS)
 Occupation.....Years there.....
 Name & Address.....
 ● Spouse Employed by.....
 Address.....Telephone.....
 Occupation.....Years there.....
 Income (NETT AFTER TAX) \$.....per week/fortnight/month
 Spouses previous employment (IF CURRENT EMPLOYMENT LESS THAN 2 YEARS)
 Name & Address.....
 Occupation.....Years there.....
 ● Rental Income (IF APPLICABLE) \$.....per month

Details of legal proceedings and/or insolvency.

Have you had any judgements, garnishees or other legal proceedings against you or ever been bankrupt or insolvent or ever assigned your estate for the benefit of creditors?

YES NO

If yes, give full particulars

FINANCIAL DETAILS

LIABILITIES

Details of all current debts, H.P., personal loans, credit cards & regular commitments (incl. maintenance)

	AMOUNT OWING	MONTHLY PAYMENTS
● Rent or board.....	\$.....	\$.....
● Mortgage(s) on house and/or land		
LENDERS NAME	AMOUNT OWING	MONTHLY PAYMENTS
.....	\$.....	\$.....
.....	\$.....	\$.....
● Hire purchase, personal loans, credit cards & similar regular commitments (incl. maintenance)		
LENDERS NAME	AMOUNT OWING	MONTHLY PAYMENTS
.....	\$.....	\$.....
.....	\$.....	\$.....
.....	\$.....	\$.....
.....	\$.....	\$.....
.....	\$.....	\$.....

ASSETS

APPLICANTS Estimated Value personal property and possessions.

- House APPLICANTS residence, \$..... if Own/Buying
- Other property: (Specify house, flat, vacant land).
 Address.....
\$.....
- Motor vehicle(s)
 YEAR/MAKE MODEL REG.NO.
\$.....
\$.....
- Bank deposits/investments\$.....
- Boat\$.....
- Caravan\$.....
- Furniture\$.....
- Other.....\$.....

I/We have read and understood the particulars which have been completed in this form and declare that they are true and complete and have been made to you to enable you to determine whether or not to provide a loan. I/We hereby authorise you to make such enquiries of any person or corporation as deemed appropriate in verification, confirmation or amplification of any of the within statements and particulars.

I/We agree that Transcomm may give to and seek from any credit providers named in this credit application and any credit providers that may be named in a credit report issued by a credit reporting agency information about my/our credit arrangements. I/We understand that this information can include any information about my/our credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to give or receive from each other under the Privacy Act.

I/We acknowledge that, pursuant to 18E(8) (c) of the Privacy Act, Transcomm has informed me/us that certain personal information about me/us supplied in this application which is permitted by section 18E of that Act to be given to a credit reporting agency might be given to a credit reporting agency.

If my/our application is for commercial credit, I/We consent to the Credit Union, in order to assess my/our application, obtaining from a credit reporting agency a credit report about me/us containing consumer credit information.

X
 SIGNATURE

X
 JOINT APPLICANTS SIGNATURE

Date...../...../.....

Transcomm Credit Union Privacy Disclosure and Consent (version CR)

We collect personal information about you. We are required to comply with the Financial Transactions Reports Act by collecting information about your identity. In addition, we collect your personal information to provide you with information that we are by law required to give you, to provide you with products or services you have requested, and to assess an application for a product or service, including a credit facility, and provide it to you if the application is approved. We also use your personal information to provide you with information about our products and services.

From 21 December 2001, you will be able in most cases to gain access to your personal information, by contacting us using the contact details below.

In order to assess your application for a product or service including a credit facility, or to provide it once approved, we may need to disclose your personal information to our mortgage insurer, our valuer, our solicitors, our law stationer, credit reference association and our mailing house.

We only collect the personal information necessary to comply with the law and to provide you with the products and services you request. If you fail to provide us with your personal information, we may be unable to provide you with the products and services you have requested. If you have made an application for a product or service including a credit facility, we may be unable to assess your application or to provide you with the product or service if the application is approved. We may also be unable to provide you with information about our products or services.

We also use your personal information to provide you with information about others products and services we or companies within our group offer, and for other purposes including the direct marketing of these and other products and services which we may offer from time to time. We also keep your application form and any financial records of our dealings with you.

Your consent:

Please tick this box if you consent to us using and disclosing your personal information.

Signature(s)

Name(s)

Date

You can contact us:

Transcomm Credit Union, 99 King Street, Melbourne Vic 3000

Telephone : 03 9629 4484 **Facsimile :** 03 9629 4130

E-mail : enquire@transcomm.com.au or loans.dept@transcomm.com.au

INFORMATION REQUIRED WHICH WILL ASSIST YOUR LOAN APPLICATION.

- 1) Last Two (2) Payslips for all applicants or a letter from your employer stating your nett pay per week.
- 2) Last two rental receipts (if renting) or Council Rates Notice and Last Mortgage statement if buying your home.
- 3) Complete all areas of application fully to enable us to assess and process your loan efficiently

(Please Note) Details requested below are required to assist processing your application.

- Personal References
- Drivers Licence Details
- Full employment details including contact number for you at work and it is also helpful if you can put the phone number of your payroll department.
- Previous employment details if you have not been at your current employment for more than Two years.
- Please include all Debts/loans & Credit limits you have, to enable us to give a fair assessment of your loan.

- **Also you may wish to consider Loan Protection Insurance which covers your loan installments should you be off work through illness or disability.**