

Line of Credit/Overdraft Application

Important Note
 Once Only Establishment Fee
 applicable on all loans

Please print clearly. ALL questions must be answered. Incomplete applications may cause delays.
 Establishment and credit fees and charges applicable on all loans.

\$50 Establishment fee for \$3,000 or less
 \$75 Establishment fee for \$3,001 to \$5,000

Credit Details		1	Credit Limit	Minimum Fortnightly PRD	Minimum Monthly Payment
Credit Limit Requested	\$		\$500	\$20.00	\$45.00
Existing Limit (if any)	\$		\$1,000	\$30.00	\$65.00
			\$1,500	\$40.00	\$85.00
Total Limit	\$		\$2,000 - \$4,000	\$50.00	\$110.00
			\$5,000	\$60.00	\$130.00

Personal Details Membership No.

2

Applicant Name

Title Mr Mrs Miss Ms Dr Other

Surname

Given Names

Date of Birth Drivers Lic No.

Married De Facto Single Widowed Divorced Separated

Number of dependent children Ages

Spouse Name (if applicable)

Surname

Given Names

Date of Birth Drivers Lic No.

Contact Details

Phone Home Mob Fax Email

Current Residential Address

Address Street

Suburb State Postcode How long have you lived there?

Fully owned Buying Parents/Relatives Renting Boarding

If renting or boarding, landlord/real estate agent details Name

Address Telephone

Previous Address (if current address less than 2 years) Street

Suburb State Postcode How long did you live there?

Personal References (Please supply the names of two relatives and one friend not living with you.)

Name Telephone

Address

Name Telephone

Address

Name Telephone

Address

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 other 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 Co-operative Ltd t/as Transcomm Credit Union
ABN 54 087 651 750 AFSL 245 606
99 King Street, Melbourne VIC 3000 Telephone 03 9629 4484 Fax 03 9629 4130
Email: enquire@transcomm.com.au or loans.dept@transcomm.com.au

OFFICE USE ONLY

Application No.

Date

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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 provide 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 Repayment Insurance which covers your loan installments should you be off work through illness, disability or involuntary unemployment, or should you die.**

Privacy Protection of Information

Access to Consumer Credit

Important Notice to Applicant(s) for Credit

Please read carefully.

Under Section 18E(8) (C) of the Privacy Act, Transcomm is allowed to give a credit reporting agency certain personal information relating to you. The information which may be given to an agency includes:

- ¥ Identity particulars - this only includes your name, sex, date of birth, current known address, two immediately previous addresses, your current or last known employer and your driver's licence number.
- ¥ The fact that you have applied for credit and the amount.
- ¥ The fact that the Credit Union is a credit provider to you.
- ¥ Payments overdue for at least 60 days, when the Credit Union has taken steps to recover.
- ¥ Advice that payments are no longer overdue.
- ¥ Cheques drawn by you which have been dishonoured more than once.
- ¥ The opinion of the Credit Union that you have committed a serious credit infringement.
- ¥ When the credit provided to you has been discharged.