



Home Loan Application Form

Before proceeding with this application, you should read our Privacy Notification which is available at <https://www.unitybank.com.au/privacy-statement.html>, by request at any branch or by calling us on 1300 36 2000. The Privacy Notification sets out key information about why we're collecting your personal information, and how we use, disclose and secure it.

Amount and Term of Loan

I wish to apply for a loan of: \$ over: years

PURPOSE – This loan is for:

- | | | |
|---|---|---|
| <input type="checkbox"/> Property Purchase (Owner occupier) | <input type="checkbox"/> Increase to Existing Loan | <input type="checkbox"/> First Home Buyer |
| <input type="checkbox"/> Property Purchase (Investment) | <input type="checkbox"/> Debt Consolidation | <input type="checkbox"/> Other (Please specify) |
| <input type="checkbox"/> Refinance | <input type="checkbox"/> Property to be Constructed | <input type="text"/> |

HOME LOAN PRODUCT

- | | | | |
|--|--|---|---|
| <input type="checkbox"/> First Rate
<small>(Basic low rate home loan)</small> | <input type="checkbox"/> All in One
<small>(Full range of features)</small> | <input type="checkbox"/> All in One Rewards Package
<small>(Only available with Principal & Interest or Interest Only All in One Home Loans)</small> | <input type="checkbox"/> Tide You Over (Line of Credit) |
|--|--|---|---|

TYPE OF LOAN

- | | |
|---|---|
| <input type="checkbox"/> Principle & Interest | Years <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 5 with Rate Lock Options (\$600 fee) Yes <input type="checkbox"/> No <input type="checkbox"/> |
| <input type="checkbox"/> Interest Only | Fixed <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 5 with Rate Lock Options (\$600 fee) Yes <input type="checkbox"/> No <input type="checkbox"/> |
| <input type="checkbox"/> Fixed | Fixed: \$ <input type="text"/> Variable: \$ <input type="text"/> |
| <input type="checkbox"/> Split | |

Personal Details

Applicant One

Mr Mrs Miss Ms Other

Membership Number:

First Name(s):

Email Address:

Middle Name: Last Name:

Home phone: () Mobile:

Marital Status: (Single, Married, Defacto etc.)

Residential Status:
Owned Renting Buying Boarding

Number of Dependant Children:

For _____ Years _____ Months

Ages of Children:

Previous Address: (If less than 3 years at current address)

State: Postcode:

Current Address:
State: Postcode:

Previous Residential Status:
Owned Renting Buying Boarding
For _____ Years _____ Months

Mailing Address: (write "as above" if same)

State: Postcode:

Drivers Licence No: Expiry Date: / /
Date of Birth: / / Gender: Male Female

Personal Details**Applicant Two**Mr Mrs Miss Ms Other Membership Number: First Name(s): Email Address Middle Name: Last Name: Home phone Mobile Marital Status: (Single, Married, Defacto etc.)

Residential Status:

Owned Renting Buying Boarding Number of Dependant Children:

For _____ Years _____ Months

Ages of Children: Previous Address: (If less than 3 years at current address) Current Address: State: Postcode: State: Postcode: Mailing Address: (write "as above" if same) State: Postcode:

Previous Residential Status:

Owned Renting Buying Boarding

For _____ Years _____ Months

Drivers Licence No:

Expiry Date: / /

Date of Birth Gender

/ /

Male Female **Reference:**Name and address of relative or friend in Australia not living with you: Telephone: Relationship: Address: **Employer Details:****Applicant One**Current Employer: Previous Employer: (If less than 3 years) Employer's Address: Previous Employer's Address: State: Postcode: State: Postcode: Occupation: Occupation:

Period of Service: For _____ Years _____ Months

Period of Service: For _____ Years _____ Months

Employer's Phone: Employer's Phone: Permanent Casual Part Time Permanent Casual Part Time

Employer Details:**Applicant Two**

Current Employer:

Previous Employer: (If less than 3 years)

Employer's Address:

Previous Employer's Address:

State: Postcode:

State: Postcode:

Occupation:

Occupation:

Period of Service: For _____ Years _____ Months

Period of Service: For _____ Years _____ Months

Employer's Phone:

Employer's Phone:

Permanent Casual Part Time Permanent Casual Part Time **Income Details:****Applicant One**

Gross Wage Before Tax:

\$ Week Fortnight Month

Centrelink: (Specify payment type)

\$ Week Fortnight Month

Rental Income:

\$ Week Fortnight Month

Family Income:

\$ Week Fortnight Month

Other:

\$ Week Fortnight Month

Other:

\$ Week Fortnight Month

Other:

\$ Week Fortnight Month**Total Income:**\$ Week Fortnight Month**Income Details:****Applicant Two**

Gross Wage Before Tax:

\$ Week Fortnight Month

Centrelink: (Specify payment type)

\$ Week Fortnight Month

Rental Income:

\$ Week Fortnight Month

Family Income:

\$ Week Fortnight Month

Other:

\$ Week Fortnight Month

Other:

\$ Week Fortnight Month

Other:

\$ Week Fortnight Month**Total Income:**\$ Week Fortnight Month

Personal Details – Liabilities & Assets

Liabilities – Both Applicants

	REPAYMENT AMOUNTS AND HOW OFTEN?	AMOUNT OWING	LIMIT	OWING TO	BEING PAID OUT
First Mortgage:	\$ <input type="text"/> <input type="checkbox"/> Wk <input type="checkbox"/> Ftn <input type="checkbox"/> Mth	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/> Y/N <input type="checkbox"/>
Investment Loan:	\$ <input type="text"/> <input type="checkbox"/> Wk <input type="checkbox"/> Ftn <input type="checkbox"/> Mth	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/> Y/N <input type="checkbox"/>
Rent/Board:	\$ <input type="text"/> <input type="checkbox"/> Wk <input type="checkbox"/> Ftn <input type="checkbox"/> Mth	\$ <input type="text"/>		<input type="text"/>	<input type="checkbox"/> Y/N <input type="checkbox"/>
Personal Loans:	\$ <input type="text"/> <input type="checkbox"/> Wk <input type="checkbox"/> Ftn <input type="checkbox"/> Mth	\$ <input type="text"/>		<input type="text"/>	<input type="checkbox"/> Y/N <input type="checkbox"/>
Credit Cards:	\$ <input type="text"/> <input type="checkbox"/> Wk <input type="checkbox"/> Ftn <input type="checkbox"/> Mth	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/> Y/N <input type="checkbox"/>
Credit Cards:	\$ <input type="text"/> <input type="checkbox"/> Wk <input type="checkbox"/> Ftn <input type="checkbox"/> Mth	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/> Y/N <input type="checkbox"/>
Store Charge Card:	\$ <input type="text"/> <input type="checkbox"/> Wk <input type="checkbox"/> Ftn <input type="checkbox"/> Mth	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/> Y/N <input type="checkbox"/>
Interest Free Loan:	\$ <input type="text"/> <input type="checkbox"/> Wk <input type="checkbox"/> Ftn <input type="checkbox"/> Mth	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/> Y/N <input type="checkbox"/>
Living Expenses: (Utility bills & general exp.)	\$ <input type="text"/> <input type="checkbox"/> Wk <input type="checkbox"/> Ftn <input type="checkbox"/> Mth				
School Fees: (Private School fees/Childcare)	\$ <input type="text"/> <input type="checkbox"/> Wk <input type="checkbox"/> Ftn <input type="checkbox"/> Mth	\$ <input type="text"/>			
Other:	\$ <input type="text"/> <input type="checkbox"/> Wk <input type="checkbox"/> Ftn <input type="checkbox"/> Mth	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/> Y/N <input type="checkbox"/>
Total Liabilities:	\$ <input type="text"/> <input type="checkbox"/> Wk <input type="checkbox"/> Ftn <input type="checkbox"/> Mth	\$ <input type="text"/>	\$ <input type="text"/>		

Assets – Both Applicants

	VALUE \$	DESCRIPTION
Home:	\$ <input type="text"/>	<input type="text"/>
Other Property 1:	\$ <input type="text"/>	<input type="text"/>
Other Property 2:	\$ <input type="text"/>	<input type="text"/>
Household Goods: (Furniture, Computer etc.)	\$ <input type="text"/>	<input type="text"/>
Motor Vehicle 1:	\$ <input type="text"/>	<input type="text"/>
Motor Vehicle 2:	\$ <input type="text"/>	<input type="text"/>
Boat, Bike, Van Etc:	\$ <input type="text"/>	<input type="text"/>
Savings & Term Dep:	\$ <input type="text"/>	<input type="text"/>
Superannuation:	\$ <input type="text"/>	<input type="text"/>
Other Assets: (Please specify)	\$ <input type="text"/>	<input type="text"/>
Total Assets:	\$ <input type="text"/>	

Signatures

When more than one applicant is involved, each applicant is required to sign individually.

Name:

Signature:

Date:

Name:

Signature:

Date:

Notes:



Unity Bank
your bank at work

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Reliance Bank and Bankstown City Unity Bank are divisions of Unity Bank Limited. ABN 11 087 650 315 AFSL / Australian Credit Licence 240399.

Outline

This Privacy Notification sets out:

- why we collect, hold and use your information
- how we collect, hold and use your information
- what happens if you do not wish to provide us with information
- whether we provide your information to other entities
- the availability of our Privacy Policy
- when we can disclose certain information to a credit reporting body
- how a credit reporting body may use your information
- whether we disclose your information overseas and if so, where
- how you can contact us.

Collection & use of your information

We collect, hold and use your information to:

- provide you with membership benefits, financial services and products or information about those benefits, services and products
- provide you with information about financial services and products from 3rd parties we have arrangements with
- conduct market and demographic research in relation to the products and services you and other members acquire from us
- establish your eligibility for a loan
- establish your capacity to repay a loan.

The law also requires us to collect and hold your information:

- for our register of members under the Corporations Act
- to verify your identity under the AML/CTF Act
- to assess your capacity to pay a loan under the National Consumer Credit Protection Act.

How we collect your information

We will collect information about you and your financial position from you directly.

When you apply for a loan, we will collect information about your credit history from a credit reporting body.

How you can access your information

You can request access to your information at any time

What if you do not wish to provide us with information?

If you do not give us the information we require, we may not be able to admit you to membership or provide you with the financial service or product you have applied for.

Providing your information to credit reporting bodies

The credit reporting body we disclose information to is Equifax.

If you do not make your repayments when they fall due or commit a serious credit infringement, we may disclose this to Equifax. Any information we provide to Equifax will be included in reports provided to credit providers to help them to assess your credit worthiness. You can ask Equifax not to use your information for prescreening of direct marketing by a credit provider.

You can also ask them not to use or disclose your information if you reasonably believe that you have been or are

likely to be a victim of fraud.

Equifax's policy on the management of information is available at www.mycreditfile.com.au.

You can contact Equifax by:

Phone – 1300 762 207

Website - www.mycreditfile.com.au

Providing your information to other entities

We disclose your information to other entities.

We can disclose your information to:

- entities that verify identity
- providers of payment and card services, when you make a transaction using a payment service or a card
- entities that help identify illegal activities and prevent fraud
- lawyers, conveyancers, accountants, brokers and agents who represent you
- contractors for statement printing and mail out, card and cheque production, market research or direct marketing
- affiliated product and service suppliers to provide information to you about their services and products
- credit reporting bodies and other financial institutions that have previously lent to you
- persons you use as referees
- for property loans – property valuers and insurers (including LMI insurers if applicable)
- mortgage documentation service
- trustees and managers of securitised loan programs
- any guarantor or proposed guarantor of a loan
- debt collection agencies, lawyers, process servers
- our auditors.
- for loans guaranteed by the Commonwealth
- under the SME Guarantee Scheme - to the Commonwealth to meet the requirements of the Scheme.

We will also disclose your information to law enforcement and government agencies as required by law.

Our Privacy Policy

Our Privacy Policy is available at unitybank.com.au. The Policy contains information about:

- how you can access your information
- how you can seek correction of your information
- how you make a complaint and how we will deal with it
- in what overseas countries we are likely to disclose your information.

Disclosure to overseas recipients

We, or our external service providers, may disclose your personal information (including credit-related information) overseas. The countries where your personal information (including credit-related information) may be disclosed include India, New Zealand, the Philippines, UK and USA.

However, if we, or our external service providers, disclose your personal information outside Australia, the information disclosed will be used only for the purposes set out in this Privacy Policy.

How to contact us:

- Drop in at any of our branches
- Visit our website at unitybank.com.au
- Phone us on 1300 36 2000 or Fax: 02 8263 3277
- Write to us at: PO Box K237, Haymarket NSW 1240