



Email: info@nicu.com.au or Fax: 02 6761 2332

Mail: NICU Lending Centre PO Box 652 Tamworth NSW 2340

Any Questions? Call NICU on **02 6763 5111** or visit **www.nicu.com.au**

PLEASE COMPLETE WITH CARE. Not all sections may apply. We may require additional information after your application has been submitted.

APPLICANT 1		APPLICANT 2	
Existing Member: <input type="checkbox"/> Yes <input type="checkbox"/> No (If no please fill in Other Details – New Member section below)		Existing Member: <input type="checkbox"/> Yes <input type="checkbox"/> No (Please fill in Other Details)	
Member Number:		Member Number:	
Surname:		Surname:	
Given Names:		Given Names:	
Date of Birth:	No. Of Dependents:	Date of Birth:	No. Of Dependents:

OTHER DETAILS – NEW MEMBER			
Drivers Licence Number:	Exp:	Drivers Licence:	Exp:
Card Number:		Card Number:	

CURRENT HOME ADDRESS – APPLICANT 1			CURRENT HOME ADDRESS – APPLICANT 2		
Current Address:			Current Address:		
How Long?	Years	Months	How Long?	Years	Months

POSTAL ADDRESS – APPLICANT 1 (if Postal Address is Different)	POSTAL ADDRESS – APPLICANT 2 (if Postal Address is Different)
Postal Address:	Postal Address:

PREVIOUS ADDRESS (if Current address is less than 3 years)	Previous Address (if Current address is less than 3 years)				
Previous Address :	Previous Address:				
How Long?	Years	Months	How Long?	Years	Months

CONTACT DETAILS – APPLICANT 1	CONTACT DETAILS – APPLICANT 2
Home:	Home
Work:	Work
Mobile:	Mobile
E-Mail:	E-Mail

Office Use:	
Date:	Contract No:
Member No.	Loan Type:

EMPLOYMENT DETAILS – APPLICANT 1			EMPLOYMENT DETAILS – APPLICANT 2		
Occupation:			Occupation:		
<input type="checkbox"/> Full Time	<input type="checkbox"/> Part Time	<input type="checkbox"/> Casual	<input type="checkbox"/> Full Time	<input type="checkbox"/> Part Time	<input type="checkbox"/> Casual
<input type="checkbox"/> Self Employed	<input type="checkbox"/> Other :		<input type="checkbox"/> Self Employed	<input type="checkbox"/> Other:	
Employer:			Employer:		
Employer's Address:			Employer's Address:		
Employer Contact Number:			Employer Contact Number:		
Length of Employment?	Years	Months	Length of Employment?	Years	Months

IF SELF EMPLOYED – APPLICANT 1			IF SELF EMPLOYED – APPLICANT 2		
Business Name:			Business Name:		
ABN:			ABN:		
Duration:	Years	Months	Duration:	Years	Months

PREVIOUS EMPLOYMENT – APPLICANT 1			PREVIOUS EMPLOYMENT – APPLICANT 2		
Previous Employer:			Previous Employer:		
Previous Employer's Address:			Previous Employer's Address:		
Previous Employer Contact Number:			Previous Employer Contact Number:		
Length of Employment?	Years	Months	Length of Employment?	Years	Months

NEAREST RELATIVE CONTACT (Not Living With You) Contact 1		NEAREST RELATIVE CONTACT (Not Living With You) Contact 2	
(who we will contact if you are unreachable; please advise this relative you have supplied us with their contact details)		(who we will contact if you are unreachable; please advise this relative you have supplied us with their contact details)	
Name:		Name:	
Address:		Address:	
Relationship to You:		Relationship to You:	
Phone:		Phone:	

LOAN DETAILS		
Application For:		
<input type="checkbox"/> Home Loan <input type="checkbox"/> Investment Loan <input type="checkbox"/> Land Loan	<input type="checkbox"/> Building Loan <input type="checkbox"/> Home Improvements <input type="checkbox"/> Personal Loan	<input type="checkbox"/> Car Loan <input type="checkbox"/> Overdraft <input type="checkbox"/> Other
Amount:	Purpose:	
SECURITY (if offered)		
\$		
\$		

Solicitor (if retained)	Builder (if retained)
Name of firm:	Name:
Address :	Contract Price:
Phone:	Phone:

INCOME		
Income	Applicant One (Per Month)	Applicant Two (Per Month)
Salary/Wage		
Regular Overtime		
Centrelink		
Pension		
Interest/Dividends		
Rental Income (Existing Property)		
Estimated Rental Income (New Property)		
Other Income		
Totals		
Total Combined		

ASSETS		
	Details	Estimated Value
House Property		
Investment Property		
Motor Vehicle		
House Contents		
Savings		
Superannuation		
Shares		
Other		
	Total	

LIABILITY				
	Lender	Monthly Repayment	Amount Owning	To be Repaid (Y/N)
Home Mortgage				
Investment Property				
Personal Loan				
Hire Purchase /Lease				
Child Care /Maintenance				
Afterpay				
Zip Pay				
Other				
Other				
Credit Card/s and Store Card/s				
Limit	Lender	Monthly Repayment	Amount Owning	To be Repaid (Y/N)
	Total			

EXPENDITURE

Living Expenses Worksheet

Household Expenses	Discretionary? Y or N	Weekly	Fortnightly	Monthly	Quarterly	Annually	Total PA
Home maintenance/repairs							
Electricity							
Gas							
Phone (including mobiles)							
Internet							
Foxtel / Netflix							
Council Rates							
Water Rates							
Body Corporate							
Other							
						<i>Sub Total</i>	
Shopping Expenses	Discretionary? Y or N	Weekly	Fortnightly	Monthly	Quarterly	Annually	Total PA
Groceries/Food (Staple items)							
Groceries/Food (Luxury items)							
Personal Care (Nails, Hair)							
Clothes							
Books/Magazines							
Cigarettes							
Pets							
						<i>Sub Total</i>	
Education	Discretionary? Y or N	Weekly	Fortnightly	Monthly	Quarterly	Annually	Total PA
School Fees							
Education Fees (Uni/TAFE)							
Other Education (Textbooks)							
Childcare							
						<i>Sub Total</i>	
Insurance	Discretionary? Y or N	Weekly	Fortnightly	Monthly	Quarterly	Annually	Total PA
Home/Contents Insurance							
Health Insurance							
Life Insurance (TPD, Trauma)							
Medical Bills							
Medication							
Pet Insurance							
Other							
						<i>Sub Total</i>	
Transport	Y or N	Weekly	Fortnightly	Monthly	Quarterly	Annually	Total PA
Car Maintenance							
Car Insurance							
Car Registration/License							
Petrol							
Road Tolls/parking							
Public Transport							
Other							
						<i>Sub Total</i>	

Living Expenses Worksheet

Entertainment Expenses	Discretionary ? Y or N	Weekly	Fortnightly	Monthly	Quarterly	Annually	Total PA
Dining Out / Takeway							
Coffee / Snacks							
Work Meals							
Alcohol							
Sports (Registration / Playing Costs)							
Gym memberships							
Holiday Savings							
Extracurricular activities							
Other							
							<i>Sub Total</i>
Other Expenses	Discretionary ? Y or N	Weekly	Fortnightly	Monthly	Quarterly	Annually	Total PA
Additional Super Contributions							
Children's Pocket Money							
Gifts							
Donations							
Other							
							<i>Sub Total</i>
							Total Expenses

CRAA: Have you ever been declared Bankrupt or are there any outstanding judgements, garnishee proceedings, or defaults against you, past or present? If yes, please provide details

By signing this form below you consent to NICU obtaining credit reference checks

Service nomination: each person signing is entitled to receive a copy of any notice or other documents under the National Credit Code. By signing this form you give up the right to be provided with information direct from NICU. Service nomination only applies if you are living at the same address. You may change your instruction at any time by notifying us in writing:

I nominate only Applicant 1 OR Applicant 2 to receive notices and other documents under the National Credit Code on behalf of all the persons who are signing this application.

By signing this document I:

- Acknowledge receipt of NICU's Privacy Policy, and
- Agree to receiving documentation and communications from NICU electronically to my nominated email address

	SIGNATURE	NAME	DATE
Applicant 1			
Applicant 2			



Privacy Notification

Northern Inland Credit Union Ltd ABN 36 087 650 422 AFSL 235022 Australian credit licence 235022

Outline: this Privacy Notification sets out:

- why we collect and use your information
- how we collect 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 and use of your information: we collect 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 creditworthiness. You can ask Equifax not to use your information for pre-screening 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.equifax.com.au. You can contact Equifax by phone on 138332.

Providing your information to other entities: we disclose your information to other entities, including:

- 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
- mortgage documentation service
- trustee and manager 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 National Housing Finance Investment Corporation (NHFIC) as part of the First Home Loan Deposit Scheme – to the NHFIC or the Commonwealth to meet the requirements of the Scheme.

If your loan application requires lenders mortgage insurance we may disclose your personal information to QBE or Genworth if we decide to insure the loan. You can obtain QBE's privacy policy at <https://www.qbe.com/lmi/about/governance/privacy-policy> and Genworth's privacy policy at <https://www.genworth.com.au/privacy-policy>. We will also disclose your information to law enforcement and government agencies as required by law.

Our Privacy Policy: is available on our website at <https://www.nicu.com.au/privacy>. 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
- how we manage your credit-related personal information.

Disclosure to overseas recipients: we do not currently disclose your information to overseas recipients.

How to contact us: If you have any questions, wish to request a correction of the personal information we hold about you, or wish to make a complaint, you can contact us at privacyofficer@nicu.com.au or by phone on 02 6763 5111.