

### PLEASE READ BEFORE COMPLETING

Please ensure you speak to your solicitor before you exchange any contracts. Please complete all questions and sign where relevant. If you have any difficulties completing this application please contact our DHOAS Hotline on 1300 2 DHOAS.

### 1. TYPE OF LOAN

Subsidy Certificate Number:

- DHOAS Premium Package       DHOAS Standard Variable       DHOAS Fixed Interest (2-3 years)  
 DHOAS Split Rate (Fixed/Variable)       DHOAS Construction

Please confirm mandatory information for the DHOAS product:

Service (Army/Navy/RAAF)      Employment ID  
     

### 2. PURPOSES *(Choose the option applicable to your circumstances)*

#### A. Purchase

Purchase Price

#### Less:

Deposit/Gift

Source of funds

First Home Owners Grant Scheme

\*Amount of Loan Required

#### B. Refinance

(Existing loan, plus any other borrowings required, i.e. monies to pay out other unsecured loans).

Amount to be refinanced

Name of your existing mortgage provider

Additional funds

Purpose

\*Amount of Loan Required

#### Additional Borrowings

To your existing mortgage loan held with Australian Defence Credit Union

Amount\*  \$      Purpose

\*Please ensure you allow sufficient monies to cover legal's and stamp duties where applicable

### 3. PLEASE ALSO CONFIRM

My/our preferred term:  years

What is your preferred loan repayment cycle:

- Weekly       Fortnightly       Monthly

Please acknowledge that this is a loan for a:

- Owner occupied property  
 Investment property  
 Other

#### 4. FIRST BORROWER

Title  Given Name/s

Surname  Member No.

Residential Address

State  Postcode

Postal Address

State  Postcode

Length of Residence  Own  Buying  Renting  Boarding

Years  Months

Home Phone  Work Phone

Mobile

Email

Previous Residential Address

State  Postcode

Length of Residence  Own  Buying  Renting  Boarding

Years  Months

Date of Birth  /  /  Marital Status

Driver's Licence No.  Expiry Date

Number of dependent children (for both borrowers)  Ages

#### SECOND BORROWER

Title  Given Name/s

Surname  Member No.

Residential Address

State  Postcode

Postal Address

State  Postcode

Length of Residence  Own  Buying  Renting  Boarding

Years  Months

Home Phone  Work Phone

Mobile

Email

Previous Residential Address

State  Postcode

Length of Residence  Own  Buying  Renting  Boarding

Years  Months

Date of Birth  /  /  Marital Status

Driver's Licence No.  Expiry Date

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### 5. EMPLOYMENT DETAILS FIRST BORROWER

Current Employer

Employer Address

	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>

Occupation

Length Of Service Business Phone

<input type="text"/>	<input type="text"/>	<input type="text"/>
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Years Months

Previous Employer

Previous Employer Address

	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>

Occupation

Length Of Service Business Phone

<input type="text"/>	<input type="text"/>	<input type="text"/>
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Years Months

### EMPLOYMENT DETAILS SECOND BORROWER

Current Employer

Employer Address

	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>

Occupation

Length Of Service Business Phone

<input type="text"/>	<input type="text"/>	<input type="text"/>
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Years Months

Previous Employer

Previous Employer Address

	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>

Occupation

Length Of Service Business Phone

<input type="text"/>	<input type="text"/>	<input type="text"/>
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Years Months

### 6. INCOME - FIRST BORROWER

	(Gross Pay)
Fortnightly Salary or Wages	\$ <input type="text"/>
Other Income	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<b>TOTAL INCOME</b>	\$ <input type="text"/>

### INCOME - SECOND BORROWER

	(Gross Pay)
Fortnightly Salary or Wages	\$ <input type="text"/>
Other Income	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<b>TOTAL INCOME</b>	\$ <input type="text"/>

### 7. EVIDENCE OF INCOME NEEDS TO BE SUPPLIED AS FOLLOWS:

- A most recent payslip for all borrowers
- Documentation is required to support rental or other income information
- If self employed, we will require the last two years full financial statements

## 8. FINANCIAL POSITION

The following is a combined statement of assets and liabilities of the first borrower and joint borrower (if applicable)

**What you own:** (total of both borrowers)

### ASSETS

Property (address)


\$
\$

Furniture/Contents

\$
----

Shares

\$
----

Motor Vehicle(s)

Make	Rego No	Year	Estimated Value
			\$
			\$

Savings/Investments

Financial Institution	Estimated Value
	\$
	\$
	\$
	\$
	\$

**All Other Assets**

Details	Estimated Value
	\$
	\$
	\$
	\$

**What you owe:** (total of both borrowers)

### LIABILITIES

Existing Mortgage(s)

Financial Institution	Fortnightly Repayment	Balance Owing

Personal Loan(s)/Car Loan(s)

Financial Institution	Balance Owing

Credit Card(s)/Store Card(s)

Financial Institution	Credit Limit	Balance Owing

Rent/Board		
Superannuation		
Child Support		

**All Other Commitments**

Details	Balance Owing

Has either borrower acted as a guarantor for any other loan?

Yes  No

If yes, give details:

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**TOTAL ASSETS**

\$
----

**TOTAL COMMITMENTS**

\$
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## 9. NEAREST RELATIVES NOT LIVING WITH YOU

Title	Given Name/s	Surname	Home Phone	Relationship	Residential Address	State	Postcode

Title	Given Name/s	Surname	Home Phone	Relationship	Residential Address	State	Postcode

please tear here

## 10. HOME AND CONTENTS INSURANCE^

Australian Defence Credit Union offers competitive insurance for your home, contents and valuables as well as strata protection.

Yes, I wish to obtain a quote on the products listed below:

- Home  
 Contents & Valuables  
 Strata Protection

## 11. LOAN PROTECTION INSURANCE^

Australian Defence Credit Union also offers competitive insurance to members who wish to insure their loan repayments against disability, involuntary unemployment or death. This cover may be arranged in conjunction with your loan.

Whilst this insurance is not compulsory, we recommend that you consider taking it to ensure you loan repayments are protected. We recommend that you read the Product Disclosure Statement relating to this product.

Yes, I wish to take the following insurance cover:

- Life (pays out loan in event of death, up to \$500,000)  
 Disability (sickness or injury)  
 Involuntary Unemployment

## 12. AUSTRALIAN DEFENCE CREDIT CARD

Please complete this section if you wish to apply for an Australian Defence Credit Card\*. You can request an additional card in another person's name. A Letter of Offer will be sent to you separately to confirm your credit limit on final approval of this Housing Loan application. (Please note: the DHOAS Premium Package includes a pre-approved Australian Defence Credit Card).

\*Subject to normal lending criteria.

Yes, I wish to take an Australian Defence Credit Card.

## 13. SECURITY INFORMATION

Address of property to be offered as security  State  Postcode

Name of present owner(s)  Name of person for the Credit Union's valuer to contact to gain access to property   
Phone:

### Title Information

Type of property:  Residential  Rural Size of property:  Volume No/Folio No  OR Lot No/DP or SP No

Address of property to be offered as security  State  Postcode

Name of present owner(s)  Name of person for the Credit Union's valuer to contact to gain access to property   
Phone:

### Title Information

Type of property:  Residential  Rural Size of property:  Volume No/Folio No  OR Lot No/DP or SP No

## 14. SOLICITOR/CONVEYANCER DETAILS

Company Name  Contact Name  Contact Number  Fax Number

Postal Address  State  Postcode

^ Australian Defence Credit Union Ltd. ABN 48 087 649 741 AFSL No. 237988 acts as agent for Cuna Mutual Insurance ABN 72 000 4562 121 AFSL No. 245491.

# 15. PRIVACY PROTECTION OF INFORMATION

This statement must be read and signed by each individual applying for a product from Australian Defence Credit Union Ltd. ("Australian Defence Credit Union"/"we"/"us") and by each individual who provides personal information to Australian Defence Credit Union in connection with the application for the product (for example, a guarantor or nominated account signatory). By signing this statement you agree to the terms set out below.

This statement explains how we collect, use and disclose personal information. Personal information is information about and which identifies individuals, including for example, an individual who is an applicant and an individual who may simply be referred to in the application (such as a referee, guarantor or nominated account signatory). We collect personal information from you when you apply for membership and when you apply for products and services from us. It includes information obtained from any source and, in respect of individual loan applicants and guarantors (if any), includes anything about credit worthiness, standing, history and capacity which, under or in accordance with the Privacy Act 1988, may lawfully be exchanged. We also collect personal information to verify your identity as required by the Anti-Money Laundering and Counter-Terrorism Financing Act 2006.

We will not use or disclose information collected about you otherwise than for a purpose set out in this Statement, a purpose you would reasonably expect, a purpose required or authorised by law, or a purpose otherwise disclosed to, or authorised by you.

### 1. Purpose for which we collect and use personal information

- (a) You agree that personal information about you which may at any time be provided to us in connection with the facility for which application is made may be held and used by us to assess and process the application, to establish, provide and administer the facility and to execute your instructions.
- (b) You agree that, in assessing an application for credit or, if relevant, in assessing whether to accept you as a guarantor, we may seek and obtain personal information about you from a credit reporting agency or another financial institution and may give personal information about you to another financial institution.
- (c) You also agree that we may hold and use personal information about you, which may at any time be provided to us in connection with the facility for which this application is made, for the purpose (as relevant) of:
  - considering any other application you may make to us;
  - complying with legislative and regulatory requirements including collected information to assist you to obtain Government grants and assistance, such as assistance under the Defence Home Ownership Assistance Scheme;
  - performing administrative functions, including accounting, risk management, record keeping, archiving, systems development, credit scoring and staff training;
  - managing our rights and obligations in relation to external payment systems;
  - conducting market or customer satisfaction research;
  - developing, establishing and administering alliances and other arrangements (including reward programs) with other organisations in relation to the promotion, administration and use of our respective products and services;
  - while you are a member of Australian Defence Credit Union we can assume that you are agree to be sent information about or contacted about other products and services available from us which may be of interest to you, unless and until you tell us that you are not. We'll do that even if you have registered your telephone number on the Do Not Call Register. However, if you tell us that you don't want to receive such communications then we'll immediately act in accordance with your instructions. You can call us on 1300 13 23 28 or send an email to service@adcu.com.au;

(d) To be a member of Australian Defence Credit Union the Corporations Act requires us to obtain your name and address and we are required to collect information to verify your identity by the Anti-Money Laundering and Counter-Terrorism Financing Act 2006.

(e) Where personal information which we collect about you is sensitive information (such as information, about health status, membership of professional or trade association or a criminal record), you nevertheless consent to its collection by us

### 2. Disclosure of personal information

(a) You agree that we may collect personal information about you from, and disclose it to, the following, as appropriate, even if

the disclosure is to an organization overseas which is not subject to privacy obligations equivalent to those which apply to us:

- credit reporting agencies;
- other reporting institutions;
- mortgage insurers used by us and reinsurers of any such mortgage insurer;
- our agents, contractors and external advisers whom we engage from time to time to carry out, or advise on, our functions and activities;
- your agents and contractors, including your finance broker, legal adviser, builder and settlement agent;
- your executor, administrator, trustee, guardian, or attorney;
- your referees, including your employer;
- regulatory bodies, government agencies such as the Department of Defence, law enforcement bodies and courts;
- any person who introduces you to us;
- other organisations (including Cuscal Limited, our national credit union body) with whom we have alliances or arrangements (including administering such an arrangement or alliance);
- anyone supplying goods or services to you in connection with a rewards program associated with the facility;
- debt collecting agencies;
- external payment systems operators;
- your and our insurers or prospective insurers and their underwriters;
- your guarantors and prospective guarantors;
- an organisation proposing to fund the acquisition of or acquire, any interest that organisation's agents, persons involved in assessing the risks and funding of the acquisition and, after acquisition, the purchaser and any manager;
- any person to the extent necessary, in our view, in order to carry out any instructions you give to us; and
- We will never sell any personal information about you to another organisation.

### 3. Personal information about third parties

You represent that, if at any time you supply us with personal information about another person (for example, a referee or person to whom a payment is to be directed) you are authorised to do so and you agree to inform that person who we are, that we use and disclose their personal information for the purposes set out above, and that they can gain access to that information.

### 4. Access to your personal information and contacting us

You may access personal information which we hold about you at any time by asking us. We may charge you a fee for accessing your personal information. You will be advised at the time of your application for access of the application fee.

5. The information I have provided is true and correct, to the best of my knowledge. I have never committed an act of Bankruptcy or had any judgements of legal proceedings taken against me, with respect to any debts, with the exception any particulars noted in the application overleaf.

Signature

Date

/ /

Signature

Date

/ /

please tear here

## 16. MEMBER(S) DECLARATION

- I/We declare that I am/we are over 18 years of age and the information stated in this Housing Loan Application is true and correct in every particular.
- I/We authorise Australian Defence Credit Union Ltd to make any relevant enquiries into the references mentioned, my/our employer or any other credit provider at any time during the conveyancing of this loan.
- I/We agree that this information will remain the property of Australian Defence Credit Union Ltd.
- I/We acknowledge Terms and Conditions are available from Australian Defence Credit Union Ltd and will be provided with the Loan Offer Document.
- I/We authorise Australian Defence Credit Union Ltd to discuss the details of my/our Loan Application with any proposed Guarantor.
- I/We authorise Australian Defence Credit Union Ltd to debit my/our savings account for the cost incurred for obtaining a valuation over the proposed security property.

By signing below I/we acknowledge I/we have read and responded correctly to all details and information disclosed in this application.

### Type of Credit (TICK WHICH BOX APPLIES)

- wholly or primarily for a domestic, family or household purpose (consumer credit); or
- wholly or primarily for another purpose (commercial credit).

#### Important Notice to Applicants:

If any of the information in your application is false and the Credit Union relies on this to decide to offer you credit you may be in breach of the Consumer Credit Code and liable to a penalty of up to \$5000.

Refer to our Fees and Charges and Privacy Statement brochure on our Internet site.

First Borrower Member No.

Sign Here

Date

Second Borrower Member No.

Sign Here

Date

Please attach required documentation to your loan application form

## 17. BORROWER CHECKLIST

### Buying a Residential Property

- DHOAS Subsidy Certificate
- Evidence of deposit: account statements showing savings for the last 6 months or other evidence as appropriate
- Legible, signed and dated copy of the Contract of Sale including all appendices or annexures **(this is not required if you are applying for approval in principle)**
- Investment property: evidence of rent i.e. copy of lease or managing agent's statement

### Construction or Renovating a Property

- DHOAS Subsidy Certificate
- Evidence of deposit: account statements showing savings for the last 6 months or other evidence as appropriate
- Most recent copy of your council rates notice
- Building permit
- Building contracts and specifications
- Building plans\*
- Builders all risk insurance/home owner's warranty\*\*
- Builder indemnity insurance

\*Fully approved plans will need to be provided to us before funds can be released.

\*\*If not available at the time of application, this will need to be provided to us before funds can be released.

### Re-financing or Consolidating Debts

- DHOAS Subsidy Certificate
- Home loan and personal loan statements for the last 6 months
- Most recent credit card statement(not more than 30 days old), if refinancing
- Investment property: evidence of rent i.e. copy of lease or managing agents statement
- Most recent copy of your council rates notice
- A copy of your current home insurance document.

# AUSTRALIAN DEFENCE CREDIT UNION BALANCE TRANSFER REQUEST FORM

## CARDHOLDER DETAILS

Title:  Mr  Mrs  Ms  Miss  Other  Account No.

First Name  Middle Initial  Surname  Member Number

## BALANCE TRANSFER 1

Yes, I want to transfer my balance from another credit/store card. I have enclosed my most recent statement.

Institution/Bank Name	Type of Card	Credit Limit	Account Name	Balance to be transferred
<input style="width: 150px;" type="text"/>	<input style="width: 50px;" type="text"/>	\$ <input style="width: 50px;" type="text"/>	<input style="width: 150px;" type="text"/>	\$ <input style="width: 100px;" type="text"/>
				(minimum of \$100)
Card Number		BPay Biller Code No		Balance Transfer Term
<input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/>	<input style="width: 100px;" type="text"/>
				<input type="checkbox"/> 6 months <input type="checkbox"/> 9 months

## BALANCE TRANSFER 2

Yes, I want to transfer my balance from another credit/store card. I have enclosed my most recent statement.

Institution/Bank Name	Type of Card	Credit Limit	Account Name	Balance to be transferred
<input style="width: 150px;" type="text"/>	<input style="width: 50px;" type="text"/>	\$ <input style="width: 50px;" type="text"/>	<input style="width: 150px;" type="text"/>	\$ <input style="width: 100px;" type="text"/>
				(minimum of \$100)
Card Number		BPay Biller Code No		Balance Transfer Term
<input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/>	<input style="width: 100px;" type="text"/>
				<input type="checkbox"/> 6 months <input type="checkbox"/> 9 months

## BALANCE TRANSFER 3

Yes, I want to transfer my balance from another credit/store card. I have enclosed my most recent statement.

Institution/Bank Name	Type of Card	Credit Limit	Account Name	Balance to be transferred
<input style="width: 150px;" type="text"/>	<input style="width: 50px;" type="text"/>	\$ <input style="width: 50px;" type="text"/>	<input style="width: 150px;" type="text"/>	\$ <input style="width: 100px;" type="text"/>
				(minimum of \$100)
Card Number		BPay Biller Code No		Balance Transfer Term
<input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/>	<input style="width: 100px;" type="text"/>
				<input type="checkbox"/> 6 months <input type="checkbox"/> 9 months

## BALANCE TRANSFER 4

Yes, I want to transfer my balance from another credit/store card. I have enclosed my most recent statement.

Institution/Bank Name	Type of Card	Credit Limit	Account Name	Balance to be transferred
<input style="width: 150px;" type="text"/>	<input style="width: 50px;" type="text"/>	\$ <input style="width: 50px;" type="text"/>	<input style="width: 150px;" type="text"/>	\$ <input style="width: 100px;" type="text"/>
				(minimum of \$100)
Card Number		BPay Biller Code No		Balance Transfer Term
<input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/>	<input style="width: 100px;" type="text"/>
				<input type="checkbox"/> 6 months <input type="checkbox"/> 9 months

## BALANCE TRANSFER CONDITIONS

- In authorising Australian Defence Credit Union Limited to transfer any funds to pay out outstanding balance from another credit/store card account(s), it is not the responsibility of Australian Defence Credit Union to arrange closure of the account(s). This is your responsibility. Once our balance transfer has been forwarded to the organisation you have nominated, no responsibility will be accepted by Australian Defence Credit Union for delays in processing the payment.
- Australian Defence Credit Union may refuse or limit any balance transfer request at its discretion.
- Australian Defence Credit Union will not process balance transfer requests for amounts less than \$AUD100; or for amounts exceeding the available credit limit on your Australian Defence Credit Card Account; or if your account with Australian Defence Credit Union is delinquent.
- Australian Defence Credit Union will not be liable for any overdue payment or interest incurred on the amount when transferring the payment to the organisation nominated. You must pay interest charged by Australian Defence Credit Union on balance transfers at the applicable Annual Percentage Rate. Interest applies from the date of funding your balance transfer request until you repay the transferred amount in full.
- Upon my acceptance of an Australian Defence Credit Card, I/we authorise you to arrange the balance transfer required above (if nominated).

Signature of Cardholder

Date

Signature of Cardholder

Date

**Office Use Only**

Verified  Yes  No

Member number

please tear here