

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

Please confirm mandatory information for the DHOAS product:

Subsidy Certificate Number:  Service (Army/Navy/RAAF)  Employment ID

### 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

### 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

### ASSETS

Property (address)	Balance
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
Financial Institution	Balance
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>

### LIABILITIES

Existing mortgage(s) Financial Institutions	Fortnightly Repayments	Balance Owing
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Financial Institution	Amount Owing/Limit	
<input type="text"/>	\$ <input type="text"/>	
<input type="text"/>	\$ <input type="text"/>	
<input type="text"/>	\$ <input type="text"/>	

### INCOME - FIRST BORROWER

Fortnightly Salary or Wages  (Gross pay)

\$

Current Employer

### INCOME - SECOND BORROWER

Fortnightly Salary or Wages  (Gross pay)

\$

Current Employer

### HOME AND CONTENTS AND LOAN PROTECTION 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

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

^ Australian Defence Credit Union Ltd. 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 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](mailto: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