



# Queensland Teachers' Credit Union Limited

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Phone Reference No. - Office Use Only

Product - Office Use Only

## LOAN ENQUIRY

This is not an offer document in terms of the Consumer Credit Code

The loan purpose (specify what the loan funds will be used for): <input type="text"/>	<b>For Car loans</b> Purchase price \$ <input type="text"/>	New loan \$ <input type="text"/>
The predominant purpose of the loan is for the following (3): <input type="checkbox"/> Personal, domestic or household (50% or more) <input type="checkbox"/> Investment or business (more than 50%)	Less deposit (by cash/ tradein) \$ <input type="text"/>	Existing QTCU loan \$ <input type="text"/>
Parties to benefit from the loan <input type="text"/>	Year & make of car to be purchased <input type="text"/>	CCI \$ <input type="text"/>
Preferred Payment \$ <input type="text"/> per fortnight / month* over <input type="text"/> months <small>(*delete which is not applicable)</small>		Total amount of Loan \$ <input type="text"/>
Repayable by <input type="checkbox"/> Payroll Deduction <input type="checkbox"/> Transfer Order <input type="checkbox"/> Direct Deposit		

### CONSUMER CREDIT INSURANCE

Single       Death       Disability  
 Joint       Death and Disability       Disability and Unemployment  
 Death, Disability and Unemployment

### APPLICANT 1

### PERSONAL DETAILS

### APPLICANT 2

Membership No.

Title  Surname

Given Names

Date of Birth  Marital Status

Driver's Licence No. & Expiry Date  /  /

No. of dependent children  Ages

Residential Address

Postcode

Postal Address

Postcode

Status: Home Owner / Buyer / Renting / Boarding / Other

Period at current address  Yrs.

Previous address

Postcode

Period at previous address  Yrs.

Status: Home Owner / Buyer / Renting / Boarding / Other

Home Phone No. ( )  Contact Time

Mobile Contact No. ( )

Email

Membership No.

Title  Surname

Given Names

Date of Birth  Marital Status

Driver's Licence No. & Expiry Date  /  /

No. of dependent children  Ages

**Complete if information differs to that of applicant**

Residential Address

Postcode

Postal Address

Postcode

Status: Home Owner / Buyer / Renting / Boarding / Other

Period at current address  Yrs.

Previous address

Postcode

Period at previous address  Yrs.

Status: Home Owner / Buyer / Renting / Boarding / Other

Home Phone No. ( )  Contact Time

Mobile Contact No. ( )

Email

(Details of closest relative in Australia NOT living with you)

Title  Surname  Given Names

Address  Postcode

Home No. (  )  Work No. (  )

Relationship

**EMPLOYMENT DETAILS**

**APPLICANT 1**

**APPLICANT 2**

Occupation

Status: Permanent / Casual / Temporary / Self Employed \*

Current Employer

Employers Address

Phone No. (  )  Length  Yrs

Previous Employer

Phone No. (  )  Length  Yrs

Occupation

Occupation

Status: Permanent / Casual / Temporary / Self Employed \*

Current Employer

Employers Address

Phone No. (  )  Length  Yrs

Previous Employer

Phone No. (  )  Length  Yrs

Occupation

**INCOME DETAILS**

**APPLICANT 1**

(supply supporting evidence eg. pay slips or if self employed 2 years Tax returns)

**APPLICANT 2**

Gross \* Fortnightly / Monthly \$

\* Delete which is not applicable

Less Tax / Super. & Other Deductions \$

**Sub Total** \$

Other Income  \$

**TOTAL NETT INCOME** \$

Gross \* Fortnightly / Monthly \$

\* Delete which is not applicable

Less Tax / Super. & Other Deductions \$

**Sub Total** \$

Other Income  \$

**TOTAL NETT INCOME** \$

**REQUIRED STATUTORY INFORMATION** Please indicate YES or NO to ALL questions below:

Have you, in any name, ever been bankrupt or insolvent or entered into any composition or arrangement for the benefit of Creditors? (✓)  
Applicant 1 **No**  **Yes**  If yes, give details

Applicant 2 **No**  **Yes**  If yes, give details

Are there any defaults, unsatisfied judgements or garnishees entered against you, in any name or any legal proceedings taken against you for any debt? (✓)  
Applicant 1 **No**  **Yes**  If yes, give details

Applicant 2 **No**  **Yes**  If yes, give details

**NOMINATION TO RECEIVE NOTICES**

I/We nominate

(Full name of person nominated)

to receive notices and other documents under the Consumer Credit Code on behalf of me/all of us.

Dated:

(Signature)

(Name of joint party)

(Signature)

(Name of joint party)

**IMPORTANT NOTICE:**

Each of the persons signing this nomination is, nevertheless, entitled to receive a copy of any notice or other document under the Consumer Credit Code. By signing this form, you are giving up the right to be provided with information direct from us.

Any of the persons who have signed this form can advise us at any time in writing that they wish to cancel their nomination.

**Residential Property**Address:  Value: \$ 

Credit Provider	Loan in names of	Balance Owing	Repayment
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/> F/M

**Investment Property**1. Address:  Value: \$ 

Credit Provider	Loan in names of	Balance Owing	Repayment	Rental Income
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/> F/M	\$ <input type="text"/> F/M

2. Address:  Value: \$ 

Credit Provider	Loan in names of	Balance Owing	Repayment	Rental Income
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/> F/M	\$ <input type="text"/> F/M

**Motor Vehicle**1. Make  Model  Year  Rego  Estimated Value \$  Insurance 

Credit Provider	Loan in names of	Balance Owing	Repayment
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/> F/M

2. Make  Model  Year  Rego  Estimated Value \$  Insurance 

Credit Provider	Loan in names of	Balance Owing	Repayment
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/> F/M

**Furniture and Household Effects**Insurer:  Value: \$ **Savings**Institution:  Savings / Chq / Term  Balance: \$ Institution:  Savings / Chq / Term  Balance: \$ **Other Assets (eg Shares, Collectables)**Type:  Details  Value: \$ Type:  Details  Value: \$ Type:  Details  Value: \$ Type:  Details  Value: \$ **Rent/Board**\$  F/M Paid to:  Phone: **S/Fees / Child Care/ Maintenance**Amount: \$  F/M Paid to: **Overdraft / Credit / Store Cards (Business & Personal)**Credit Provider:  In Name of  Limit \$  Balance Owing: \$ Credit Provider:  In Name of  Limit \$  Balance Owing: \$ Credit Provider:  In Name of  Limit \$  Balance Owing: \$ Credit Provider:  In Name of  Limit \$  Balance Owing: \$ **Other Loans (Business & Personal) including guarantees, leases etc.**Credit Provider:  In Name of  Balance \$  Repayment: \$ Credit Provider:  In Name of  Balance \$  Repayment: \$

Please read carefully

**PRIVACY PROTECTION OF INFORMATION**

Important notice to applicant for credit (Section 18E (8) (c) Privacy Act 1988)

1. **The Credit Union may give information about you to a credit reporting agency, but only limited information allowed by the Privacy Act 1988 (Commonwealth). Under Section 18E (1) of the Act, this 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, which the Credit Union has taken steps to recover.
  - advice that payments are no longer overdue.
  - cheques of value more than \$100 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.
2. **Giving Information to a Credit Reporting Agency (Section 18E (8) (c) Privacy Act 1988).**

The Credit Union has informed me that it may give certain personal information about me to a credit reporting agency. I/We understand that the Credit Union can only give limited information which is set out in the Privacy Act 1988.
3. **Exchanging Information With Other Credit Providers (Section 18N (1) (b) Privacy Act 1988).**

I/We agree to the Credit Union checking personal information about me with any credit provider named in my credit application, and with other credit providers that may be named in a credit report issued by a credit reporting agency, for any of the following purposes:

  - to assess my credit worthiness
  - to help me avoid defaulting on my credit obligations
  - to assess an application by me for credit
  - to notify a default by me
  - the collection of overdue payments

I/We understand that this information can include any information about my credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to give to or receive from each other under the Privacy Act 1988.
4. **Access to Commercial Credit Information (Section 18L (4) Privacy Act 1988).**

In order to assess my application for credit, I/we consent to the Credit Union obtaining a report containing information about my commercial activities or commercial credit worthiness, from a business which provides information about the commercial credit worthiness of persons.
5. **Access to Consumer Credit Information for a Commercial Credit Application (Section 18K (1) (b) Privacy Act 1988).**

If my application is for commercial credit, I/We consent to the Credit Union, in order to assess my application, obtaining from a credit reporting agency a credit report about me containing consumer credit information.
6. **Access to Consumer Credit Information by Trade Insurers (Section 18K (1) (e) Privacy Act 1988).**

If my application is for commercial credit, I/we consent to a trade insurer obtaining a credit report about me containing consumer credit information, in order to assess whether to insure the credit provider for the credit given to me, or the risk of providing insurance, or to assess the risk of a default by me on this credit.
7. **Agreement that the Credit Union may use a Credit Report about me for collecting overdue payments (Section 18K (1) (h) Privacy Act 1988).**

If the Credit Union considers it relevant to collecting overdue payments in respect of commercial credit provided to me, I/we agree to the Credit Union receiving from a credit reporting agency a credit report containing personal information about me in relation to collecting overdue payments.
8. **Giving Information to a Guarantor (Section 18N(1)(bg) Privacy Act 1988)**

I/We agree to the Credit Union disclosing information about me to a person who is a Guarantor in respect of, or has provided property as security for, credit given by the Credit Union to me.
9. **Giving Information to a Potential Guarantor (Section 18N(1)(bh) Privacy Act 1988)**

I/We agree to the Credit Union providing information about me to a person for the purpose of that person considering whether to offer to act as Guarantor in respect of, or to offer property as security for, credit for which I/we have applied to the Credit Union, or in respect of credit given by the Credit Union to me.

10. Where the personal details in this loan application differ from the membership details you hold about me please update my membership details to match the particulars set out in this loan application.

\* \* \* \*

In support of this enquiry I/we have completed the statement containing the personal information required by the Credit Union and I/we acknowledge that the Credit Union will rely upon the truth and correctness of the information supplied. I/We understand that any false statement knowingly made in this enquiry will automatically render it liable to immediate cancellation.

Subsequent to this enquiry, I/we hereby undertake to execute all documents required by the Credit Union for the securing of the credit, and to pay all legal costs where applicable, stamp duties, establishment fees where applicable and any other amounts incurred by the Credit Union in respect of the processing of this enquiry and of preparing and releasing any security documents. In the event of my/our cancelling this enquiry I/we agree to pay all costs and outlays and legal costs where applicable, incurred by the Credit Union up to the time of cancellation.

If the credit is not granted, this enquiry will cease to have effect, but may be retained by the Credit Union for the purpose of its own records.

In the event of cancellation, the Credit Union reserves the right to retain all or part of the establishment fee and recover all costs, outlays and legal costs incurred up to the time of cancellation.

- (a) I/We confirm my/our enquiry for this credit as outlined herein.
- (b) As a borrower from the Queensland Teachers' Credit Union I/we acknowledge the I/we am/are subject to the liabilities and restrictions imposed by the Corporations Law and by the Constitution of the Queensland Teachers' Credit Union.
- (c) I/We consent to the Credit Union taking such action as it sees fit under the Privacy Protection of Information Section of the credit enquiry.
- (d) I/We understand that should my/our credit fall into arrears, the Credit Union is entitled to request a current valuation of the property securing my/our credit, the cost of which is to be added to my/our credit account.
- (e) Each party is appointed each others Agent in terms of the Privacy Act 1988. In respect of any liability to the Credit Union, our obligations shall be joint and separate.
- (f) I/We conscientiously believe the answers and the foregoing statements are true and complete in every particular, and accurately state my/our position.
- (g) I/We also agree that where I/we have provided the Credit Union with information about another individual in this application form, I/We will make sure that the individual is aware of:
  - my/our supplying their information to the Credit Union and the purposes why the Credit Union has collected the information (for confirmation of previous dealing or contact should I default in repayment of my loan);
  - their ability to access that information in accordance with the Privacy Act (and to advise the Credit Union if they think the information is inaccurate, incomplete or out of date); and
  - the contact details of the Credit Union's Privacy Officer.
- (h) I/We consent to the collection and storage of my/our personal information by the Credit Union. I/We understand the Credit Union may also use this information for marketing segmentation and insurance purposes.
- (i) I/We acknowledge the Credit Union has a Privacy Policy for the collection and use of personal information and that I/we are able to access this policy at a branch of the Credit Union, on <http://www.qtcu.com.au> or by phoning the Contact Centre on 13 29 30 (8.30am to 7.00pm Monday to Friday).

**Signature of Applicant 1**

 \_\_\_\_\_  
 \_\_\_\_\_ Date / /

**Signature of Applicant 2**

 \_\_\_\_\_  
 \_\_\_\_\_ Date / /