



HEAD OFFICE:

120 Egan Street, Kalgoorlie WA 6430
PO Box 10155, Kalgoorlie WA 6433
Phone: 08 9021 6444
Facsimile: 08 9021 4766

90 Dempster St, Esperance WA 6450
PO Box 631, Esperance WA 6450
Phone: 08 9071 3888
Facsimile: 08 9071 5151

LOAN APPLICATION

Please attach the following documentation so we can assess your application for credit quickly and efficiently.

- Letter confirming employment.
- Last (2) two pay slips.
- Most recent statement for all debts listed.
- A copy of rates notices (if you own property).
- Minimum of 12 months bank statements for debt consolidation loans.
- Proof of savings history.
- Written quotes are required for home renovations.
- Offer to purchase for motor vehicle or property.

If you have any further queries regarding your application for credit, please do not hesitate to contact our office.



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CREDIT GUIDE

More information on borrowing from us

For general information about borrowing (including loans calculators to help you understand the effect of interest rates and fees and different loan options) go to our website at: www.gcu.com.au

Introduction

Goldfields Credit Union Ltd has an Australian Credit Licence authorising us to provide credit. This Credit Guide provides you with an understanding of what to expect from us when we provide credit to you. The Guide includes information about some of our obligations under the National Customer Credit Protection Act 2009 (the National Credit Act). You may also receive other documents when we provide services or credit to you.

Borrowing money from us

Goldfields Credit Union Ltd provides loans to its members only. Under the National Credit Act we are prohibited from providing you with credit under a credit contract if the contract will be unsuitable for you. Similarly, we are prohibited from increasing the limit of an existing credit contract, if the new limit will be unsuitable for you. A credit contract, or credit limit increase is unsuitable for you if at the time the contract is entered or limit increased it is likely that:

- you will be unable to comply with your financial obligations under the contract, or could only comply with substantial hardship at that time, or
- the contract or increase does not meet your requirements and objectives at that time.

Our obligation to make a credit assessment

Before providing you with credit, we must make a preliminary assessment as to whether the contract or increase in limit will be unsuitable for you. In order to make this assessment we must:

- make reasonable inquiries about your requirements and objectives in relation to the credit contract, and
- make reasonable inquiries about your financial situation, and
- take reasonable steps to verify your financial situation.

Obtaining this information helps us get a reasonable understanding of your need for credit as well as your ability to meet all the repayments, fees, charges and transaction associated with the proposed credit contract. The extent of the inquiries we undertake will depend on the circumstances.

Your right to receive a copy of the credit assessment

You have the right to request a copy of our assessment of your suitability. You may request a copy of the credit assessment up to 7 years after the day on which the credit contract is entered or the credit limit is increased.

Note - you are only entitled to receive a copy of your assessment if your loan is approved or credit limit increased.

You have other rights to access personal information we collect about you under the provisions Privacy Act 1988 (Cth). Please refer to our Dispute Resolution Procedures, which are available upon request.

Dispute Resolution Procedures

Goldfields Credit Union Ltd has an internal dispute resolution process and is also a member of an independent external dispute resolution scheme. The dispute resolution system covers complaints by persons to whom we provide credit.

Our internal system can be accessed by writing to:

The Dispute Resolutions Officer
PO BOX 10155
KALGOORLIE WA 6433

In many cases this leads to a successful resolution. However, if you are unhappy with any decision or our handling of the complaint, the complaint may be referred for external resolution to The Financial Ombudsman Service who can be contacted at 1300 780 808, www.fos.org.au, GPO BOX 3 MELBOURNE VIC 3001

The Financial Ombudsman Service can then offer conciliation processes or it may investigate the dispute and issue a written decision on your case which is binding on us.

This service is available at no cost to you.

Our external dispute resolution scheme cannot deal with your dispute unless you have attempted to resolve the problem with us first.

Updating this Credit Guide

All details are current as the date of this Credit Guide. We will publish minor changes on our website. We will update the Credit Guide if there are any material changes adverse to borrowers.

For more information:

Phone: 08 9021 6444
Visit us at: www.gcu.com.au

Version dated 1st July 2010

LOAN APPLICATION



Applicant A		Office use only	Borrower or Guarantor (Circle one)			
Title	Surname	Given Names				
D.O.B.	Marital Status	No. Dependents	Ages	D/L No.	Exp. Date	
Residential Address		P/code		At address since	Own home Buying Renting Boarding	
Previous Address		P/code		At address since	Mobile No.	
Address for correspondence (if different to residential)					Home Phone No.	
Applicant B		Office use only	Borrower or Guarantor (Circle one)			
Title	Surname	Given Names				
D.O.B.	Marital Status	No. Dependents	Ages	D/L No.	Exp. Date	
Residential Address		P/code		At address since	Own home Buying Renting Boarding	
Previous Address		P/code		At address since	Mobile No.	
Address for correspondence (if different to residential)					Home Phone No.	
References (2 relations not living with you)						
Name	Address			Phone	Relationship	
Loan Type	(Circle appropriate type) ----->			Housing	Investment	
				Personal	Land	
Loan Purpose		To assist with:				
Purchase Price				\$		
Less Your Contribution or Deposit Paid				\$		
Loan Amount Required				\$		
Add Existing GCU Loan (If Top- up)				\$		
Total New Loan				\$		
Preferred Loan Term (in months)						

Employment Details

	Applicant A	Applicant B
Current		
Occupation		
Name of Employers		
Employer's Phone Number		
How long at current employment		
Total Gross Annual Income		
Previous		
Occupation		
Name of Employer		
How long at previous employment		
Self employed persons only		
Business Name		
Nature of business		
How long <i>(years and months)</i>		
Accountants Name & Phone No		
Taxable Income - Last 2 Years	20 \$	20 \$
(To be supported by Financials/Tax returns)	20 \$	20 \$

Assets (What you own)			Liabilities (What you owe)		
		Value(\$)			Pymt (\$pm)
House at:			Owing on house to:		
Other house at:			On other house to:		
Vacant land at:			On Vacant land to:		
Motor Vehicles (Year, Make & Model)			Owing on Motor Vehicles to		
1			1		
2			2		
3			3		
Bank accounts with			Other loans with		
1			1		
2			2		
3			3		
Shares			Credit Cards/Store Cards with		
Other assets(Jewellery, Boat etc)			1 (L/-)		
1. Superannuation	\$	NVE	2 (L/-)		
2. Life Ins	\$	NVE	3 (L/-)		
3. Home& Cont Ins	\$	NVE	4 (L/-)		
4			Other Liabilities or Payments		
5			1 Rent/Board		
6			2		
7			3		
Total Assets			Total Liabilities		
Surplus/Deficiency					

Income and Expenditure details

What you earn per month	\$	What you earn per month	\$
Applicant A (Gross Salary/Wage)		Taxation	
Applicant B (Gross Salary/Wage)		Total Current Loan Repayments	
Regular Overtime		Rent	
Family Payment		Board	
Interest		Child Maintenance	
Other (List below)		Other(List below)	
Dividends			
Pensions			
Rental Income (List below)			
		Sub- total	
		Repayment on new loan	
Total Income		Total Expenses	

Expenditure Details

Estimate per week / fortnight / month (please circle)			
HEALTH EXPENSES	(\$)	FOOD & HOUSEHOLD EXPENSES	(\$)
Health Insurance		Food (Groceries/Meat)	
Chemist / Pharmaceutical		Household Supplies	
Medical / Hospital		Dry Cleaning	
Dental / Orthodontics / Optical		Gardening, Lawn Mowing	
		Cleaning (House / Pool)	
UTILITIES		Repair Furnishings / Appliances	
Gas		Replacements	
Electricity			
Heating Fuel		ACCOMMODATION EXPENSES	
Telephone		Council/Water Rates	
		House Maintenance/Unit Levies	
CHILD CARE & EDUCATION			
School Fees / Levies		INSURANCE PREMIUMS	
Books & Stationery		Life/Term/Endowment Policies	
Fares/Excursions/Extra Curricular		House (Property)	
Child care/Baby Sitting/Pocket Money		House (Contents)	
Sport/Entertainment		Accident/Disability	
CLOTHING & FOOTWEAR		SUNDRY PERSONAL EXPENSES	
Self / Spouse		Entertainment	
Children		Travel & Holidays	
		Subscriptions & Memberships	
MOTOR VEHICLE / TRANSPORT		Self Education	
Registration		Books, Papers, Periodicals	
Comprehensive Insurance/Third Party		Gifts & Hobbies	
Petrol/Service/Repairs/Taxis			
Roadside Assistance Membership			
TOTAL		TOTAL	

PRIVACY STATEMENT AND CONSENT

This statement must be read by each applicant and by each individual who signs this Application Form (for example, a guarantor or nominated account signatory). By signing this Application Form you agree to the terms of this statement.

This statement explains how we, the "Financial Institution" 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). 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 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. Purposes 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 purposes (as relevant) of:

- considering any other application you may make to us;
- complying with legislative and regulatory requirements;
- 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 rewards programs) with other organisations in relation to the promotion, administration and use of our respective products and services;
- developing and identifying products and services that may interest you; and
- (unless you ask us not to) providing you with information about other products and services.

(d) If the facility for which your application is made is regulated under the *Anti-Money Laundering and Counter Terrorism Financing Act 2006*, the collection by us of some information to verify your identity and address is required by that Act. Otherwise, the collection of information about you is not required by law, but without it, we may not be able to provide you with the facility for which you apply.

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

2. Disclosure of personal information

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 organisation overseas which is not subject to privacy obligations equivalent to those which apply to us:

- credit reporting agencies;
- other financial 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, financial adviser, builder and settlement agent;
- your executor, administrator, trustee, guardian or attorney;
- your referees, including your employer;
- regulatory bodies, government agencies, law enforcement bodies and courts;
- any person who introduces you to us;
- other organisations (including Cuscal Limited) with whom we have alliances or arrangements (including rewards programs) for the purpose of promoting our respective products and services (and any agents used by us and our business partners in 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 in any obligation you may owe us (whether under a loan, guarantee or security), 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 instruction you give to us; and
- (unless you tell us not to) other organizations (including our related bodies corporate) for the marketing of their products and services.

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 a 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 will use and disclose their personal information for the purposes set out in paragraph 1 above, and that they can gain access to that information.

4. Access to your personal information and contacting us

(a) Subject to the provisions of the Privacy Act 1988, 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 applicable fee.

(b) Notwithstanding anything else in this statement, you may, at any time, tell us that you do not wish to receive any direct marketing communication and/or not to disclose your information to any other organisation (including related bodies corporate) for their marketing purposes. You may do this by using the process set out in our Privacy Policy which can be obtained by calling us.

LOAN APPLICATION FEE

This Financial Institution does not charge an application fee.

However, if your loan application has been approved and you wish to *withdraw* your application for credit we reserve the right to charge you 50% of the establishment fee, in addition to any third party expenses which may have been incurred, for example;

- Landgate
- Valuation fees
- Legal costs

DECLARATION BY APPLICANTS

I / We declare that the information given above is true, correct and complete and that I / we have never committed any act of Bankruptcy or had any judgements or legal proceedings against me / us.

I / We authorise the Financial Institution to make any relevant enquiries into the references mentioned, my employer or any other credit provider.

I / We acknowledge that a credit reporting agency report will be obtained.

I / We agree that this information will remain the property of the Financial Institution.

Before completing this form, each person signing it must read the section titled "Privacy Statement and Consent". Any person providing personal information to us in connection with this application, but who does not sign this form, must sign a separate "Privacy Statement and Consent" Form.

WARNING: Under the National Credit Code you may be liable to a criminal penalty if you make any false or misleading representation that is material to the Financial Institution's decision to approve this application.

Signature

Signature

Date:

Date:

OFFICE USE ONLY:

APPROVED

DATE: _____ 1.) _____

ENQUIRY NO: _____

2.) _____

LOADED: _____

BY: _____