

OFFICE USE ONLY

 Application No.
 Branch Code.
L. Declarations

1. Have you ever been declared bankrupt? Yes No
2. Are there any unsatisfied judgements against you? Yes No
3. Are you Guarantor for, or indemnifier of another person's performance or contract? Yes No
4. Are you an associated borrower with any other Member of the Mutual Bank? Yes No
- Are you aware of any reason which will prohibit you from performing the terms of your proposed Credit Contract?** Yes No
- A person who makes a false or misleading representation in relation to a matter that is material to entry into a credit contract or in attempting to induce another person to enter into a credit contract may be guilty of an offence for which a maximum penalty of \$5,000 is payable.

If you answered yes to any of the above, please attach details

5. I agree that I am subject to the rules of Victoria Teachers Limited.
6. I certify that the details contained in this application and the answers to the questions above are true and correct in every particular.
7. I declare I have no debts other than those listed on this application.

M. Signatures

I declare that the answers to the questions in this application and the declarations provided by me are true and correct and that I have read and understood the Important Information About Your Privacy section contained in this application form.

Name (please print) <input type="text"/>	Name (please print) <input type="text"/>
Signature <input type="text"/>	Signature <input type="text"/>
Date <input type="text"/>	Date <input type="text"/>

 Member No. Joint Member No.
A. Loan Details

Is this loan wholly or predominantly for personal, domestic or household purposes? Yes No

Purpose of Loan

Loan type: New Car Loan Used Car Loan Green Car Loan Personal Loan Green Personal Loan

Require assistance to determine loan type

Loan Amount \$ Repayment Frequency Weekly Fortnightly Monthly

Term of Loan (years) Repayment Method Payroll Regular Transfer Other

B. Vehicle Details (for Car Loan)

Make <input type="text"/>	Registration No. <input type="text"/>
Model <input type="text"/>	VIN/Chassis No. <input type="text"/>
Year <input type="text"/>	Engine No. <input type="text"/>
Insurance Details (The Bank can provide a quote) <input type="text"/>	

C. Personal Details – Applicant One

Title Mr Mrs Miss Ms Mx

Surname

Given Names

Date of Birth / / Marital Status

Residential Address

Postcode Years of residence

Postal Address (if different from

Postcode

Home Phone Work Phone

Mobile

Email address

No. of dependents Age of dependents

Driver's Licence No Expiry

Housing Status Owned Buying Rent Board

Previous Address (if less than 3 years)

Postcode Years of residence

C. Personal Details – Applicant Two

Title Mr Mrs Miss Ms Mx

Surname

Given Names

Date of Birth / / Marital Status

Residential Address

Postcode Years of residence

Postal Address (if different from

Postcode

Home Phone Work Phone

Mobile

Email address

No. of dependents Age of dependents

Driver's Licence No Expiry

Housing Status Owned Buying Rent Board

Previous Address (if less than 3 years)

Postcode Years of residence

D. Employment Details – Applicant One

Occupation/Nature of Business

Employer's Name/Business Name

Employer's Address

Postcode Years of Service

Status Full time Part time Casual Temp Contract

Payroll Contact Name

Telephone

Previous Employer (if less than 3 years) Years

D. Employment Details – Applicant Two

Occupation/Nature of Business

Employer's Name/Business Name

Employer's Address

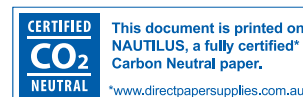
Postcode Years of Service

Status Full time Part time Casual Temp Contract

Payroll Contact Name

Telephone

Previous Employer (if less than 3 years) Years



E. Income - Applicant One

Net Monthly Pay (attach evidence) \$

Other Income (attach evidence) \$

Source

Please include current payslips for each applicant, or at least 2 years tax returns and assessments if self employed.

E. Income - Applicant Two

Net Monthly Pay (attach evidence) \$

Other Income (attach evidence) \$

Source

Please include current payslips for each applicant, or at least 2 years tax returns and assessments if self employed.

F. Assets – What You Own

Type of Asset	Bank/Description/Address	Asset in name of	Value	Mortgaged	
Home	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Land	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Other Real Estate	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Car(s) (Year, Make, Model)	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Savings accounts	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>		
Investments	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>		
Superannuation	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>		
Contents (Insured value)	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>		
Other	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>		

G. Liabilities - What You Owe

Details of monthly commitments (Please list credit card limits and details even if balance owed is nil)

Type of Finance	Lender	Remaining Term (years)	Limit	Balance	Monthly Instalment
1st Mortgage	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Rent/Board	<input type="text"/>				\$ <input type="text"/>
Personal/Car Loans	<input type="text"/>		\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Other Loans	<input type="text"/>		\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Credit/Charge Card	<input type="text"/>		\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Credit/Charge Card	<input type="text"/>		\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Other (please specify)	<input type="text"/>		\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
	<input type="text"/>		\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Total					\$ <input type="text"/>

H. Expenses - What You Spend

General (Food, Clothing, Medical, Gym, Entertainment, Other)	\$ <input type="text"/> per month
Utilities & Services (Rates, Gas, Electricity, Water, Telephone, Mobile, Internet, Pay TV)	\$ <input type="text"/> per month
Children & Education (Child Maintenance, School Fees / Expenses, Childcare)	\$ <input type="text"/> per month
Travel (Registration, Petrol, Public Transport)	\$ <input type="text"/> per month
Insurances (Car, Health, Life, Building, Contents, Income Protection)	\$ <input type="text"/> per month
Total variable monthly expenses (excluding fixed expenses included in the Liabilities section)	\$ <input type="text"/> per month

I. Car/Motorcycle Insurance¹

The car or motorcycle you are purchasing is required to be comprehensively insured. Victoria Teachers Mutual Bank needs to be noted as an interested party on the insurance policy. As an insurance agent, we can find the right policy at a competitive premium.

Please contact me to provide a quote for:

Car Insurance Motorcycle Insurance

Loan Repayment Insurance

Loan Repayment Insurance covers your loan repayments in case of an accident, illness, involuntary unemployment, death or trauma. When your loan is approved, one of our friendly Lending Consultants will contact you to discuss this option.

1. The insurer of the Loan Repayment Insurance and Car insurance is CGU Insurance Limited (CGU), ABN 27 004 478 371, AFSL No. 238291. The insurer of the Life and Trauma cover is AMP Life Limited ABN 84 079 300379 AFSL No. 233671. CGU administers the Life and Trauma cover on behalf of AMP Life Limited and CGU's liability under that policy is limited to the administration of that cover including the management of claims. The insurer of Motorcycle insurance is Swann Insurance (Aust) Pty Ltd, ABN 80 000 886 680, AFSL 238 292.

K. Important Information About Your Privacy

What information can be disclosed?

The Privacy Act allows Victoria Teachers Mutual Bank and other applicable persons to disclose personal information about you when related to the primary purpose for which it was collected. In connection with providing credit to you, personal information may include credit information, such as:

- Details to identify you and verify your identity, such as your name, sex, date of birth, current and two previous addresses, your current and last known employer, and your driver's licence number;
- The fact that you have applied for credit and the amount or that we are a current credit provider to you, or that you have agreed to be a guarantor;
- Advice that payments previously notified as unpaid are no longer overdue;
- Information about your current or terminated consumer credit accounts and your repayment history;
- Payments overdue for at least 60 days and for which collection action has started;
- In specified circumstances, that in our opinion you have committed a serious credit infringement;
- The fact that credit provided to you by us has been paid or otherwise discharged; and
- Other information about credit standing, worthiness, history or capacity that credit providers can disclose under the Privacy Act, including a credit report.

Your sensitive information (e.g. membership of a professional or trade association) may also be disclosed where relevant to this application.

Why do we obtain information?

Before, during or after the provision of our products and services to you, we may obtain your personal information for the purpose of providing products and services to you and managing our business. When providing credit to you, this may include assessing your application for consumer or commercial credit or to be a guarantor for the applicant, assessing your credit worthiness, managing your loan or the arrangements under which your loan is funded or collecting overdue payments. If you do not provide us with the personal information that we request, we may not be able to consider your application for credit or provide other services.

Who can give or obtain information?

For the purpose of providing products and services to you and managing our business, we may give information to:

- External service providers to us, such as organisations which we use to verify your identity, payment systems operators, mailing houses and research consultants;
- Insurers and re-insurers, where insurance is provided in connection with our services to you;
- Superannuation funds, where superannuation services are provided to you;
- Debt collecting agencies, if you have not repaid a loan as required;
- Our professional advisors, such as accountants, lawyers and auditors;
- State or territory authorities that give assistance to facilitate the provision of home loans to individuals;
- Other credit providers and their professional advisors;
- Your representative, for example, lawyer, mortgage broker, financial advisor or attorney, as authorised by you;
- Government and regulatory authorities, if required or authorised by law; or
- Obtain a commercial and consumer credit report containing personal information about you from a credit reporting body;
- Obtain personal information about you from your employer and any referees that you may provide;
- Exchange credit information about you with each other; and
- Exchange credit information about you with any credit reporting body and any other provider of credit to you named in your credit application or a credit report from a credit reporting body.

Credit Providers can mean:

- Us (including our related companies and entities);
- Any introducer, dealer or broker referred to in the loan application;
- Any agent or contractor of ours assisting in processing the loan application; and

J. Other Services

Internet Banking

- With Internet Banking you can view all your accounts online. Please send me information on how to register for Internet Banking.

Transfer Your Banking

- Please send me information on how to transfer my salary, direct debits and direct credits to the Bank.

Email Consent

- I consent to receive my loan contract and other documents in relation to this loan application via email and acknowledge the following:
 - paper documents may no longer be given; and
 - electronic communications must be regularly checked for documents; and
 - consent to the giving of documents by electronic communication may be withdrawn at any time.

- Other entities involved that may be involved in a securitisation arrangement which we use to fund your loan in the securitisation of your loan, including without limitation the Reserve Bank of Australia Repurchase Agreement.

Important information about credit reporting bodies

If you apply for or hold any kind of credit with us, we may disclose information to a credit reporting body. That includes disclosing that you are in default under a credit agreement or have committed a serious credit infringement, if that is the case. Specifically, we may disclose information to or collect information from Veda Advantage, whose privacy policy and contact details are at www.veda.com.au. Credit reporting bodies collect credit information about individuals which they provide as credit reports to credit providers and others in the credit industry to assist them in managing credit risk, collecting debts and other activities. "Credit pre-screening" is a service for credit providers wishing to send direct marketing material about credit services. A credit reporting body uses information it holds to screen out individuals who do not meet criteria set by the credit provider. Credit reporting bodies must maintain a confidential list of individuals who have opted out of their information being used in pre-screening. To opt-out of credit pre-screening, contact the credit reporting body, using the contact details on their website, referred to above. You can also ask a credit reporting body not to use or disclose your personal information for a period if you believe on reasonable grounds that you have been or are likely to be a victim of fraud, including identity fraud.

Overseas disclosures

We may disclose your personal information overseas. The countries where we are likely to disclose your personal information include the United States of America and countries within Europe. However, if we do disclose this information outside Australia, we will do so on the basis that the information will be used only for the purposes set out in this section.

Disclosure to insurers and guarantors

Lenders' mortgage and trade insurers

In connection with providing credit to you, a lenders' mortgage insurer or a registered trade insurer may obtain credit information about you from a Credit Provider or from a credit reporting body to assess whether to provide lenders' mortgage insurance to us in relation to an application for consumer credit, or whether to provide trade insurance to us in relation to an application for commercial credit. An insurer may also share your information with their related companies, service providers, reinsurers and third party advisors for the purposes of assessing and determining the proposal or any claim made.

Guarantors

In connection with providing credit to you, the Credit Providers may give a guarantor, or a person who is considering becoming a guarantor, credit information about you for the purpose of enabling the guarantor to decide whether to act as guarantor or to keep informed about the guarantee.

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), you are authorised to do so; and you agree to inform that person who we are, how to contact us, how to obtain our Privacy Policy, and that we will use and disclose their personal information for the purposes set out in this Permission and that they can gain access to that information.

Security, privacy policy, and marketing preferences

Security

We take all reasonable steps to ensure that all your personal information held by us (on our website or otherwise), is protected from misuse, interference and loss, and from unauthorised access, disclosure or modification.

Privacy Policy

Our Privacy Policy located on our website at victteach.com.au provides additional information about how we handle your personal information. It sets out how you can ask for access to personal information we hold about you and seek correction of that information. It also explains how you can complain about a breach of the Privacy Act or the Credit Reporting Privacy Code and how we will deal with your complaint. We will give you a copy of our Privacy Policy on request.

Marketing preferences

The Credit Providers may use, and share with each other, information about you to inform you about products and services (unless you ask us not to). The Credit Providers may do so even if you are on the Do Not Call Register.

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