

Personal loan and RediCredit application

'the Bank' means Teachers Mutual Bank Limited.

Application checklist

Please attach the following information (where appropriate) when lodging your application:

Income (If applying for a joint loan, evidence of both incomes is required)

Permanent employees

- Two most recent consecutive payslips and showing employer names, ABN and year to date income.

OR

- Last six months' account statements from your financial institution showing continuity of salary.

Casual employees

- A letter from your employer(s) on company letterhead confirming the length of your employment(s) and current salary.

Self employed

- Last two years personal, and if applicable, business tax returns, and
 Latest years Tax Assessment Notice

Refinancing or consolidating[^]

When the purpose of the loan is to refinance or consolidate existing debts:

- Two most recent consecutive statements for each debt being refinanced

[^]To find out how much you need to borrow contact your financial institution for your current payout figures. You must continue to make your existing loan repayments until your loan has been settled.

What kind of loan do you require?

- All Purpose Loan – e.g. Consolidate debt, renovations, furniture or investment. Variable rate Fixed rate
 Car Loan – e.g. Buy or refinance a motor vehicle, boat or caravan. Variable rate Fixed rate
 Secured New Car Loan – e.g. Buy a new motor vehicle. (Variable only)
 Travel Loan – e.g. Pay for a travel agent booked holiday. (Variable only, minimum \$2,000)
 RediCredit

Personal loan details

Purpose (eg to buy a new or used car)	To pay (eg ABC Car Dealer)	Amount requested
		\$
		\$
		\$
		\$
		\$
		\$
Total loan required		\$

What is your preferred loan term? years Preferred repayment amount each week/fortnight/month? \$

What is your preferred repayment frequency? Weekly Fortnightly Monthly

Which account is the repayment from? (ie transferred from S1 account or directly from Pay)

RediCredit

I/We are applying for a new RediCredit limit of \$

or Increase my/our current RediCredit limit by \$

- I/We are an Edvest member

If I/we are applying for RediCredit and do not already have an Everyday Direct account then I/we agree that the Bank can open an Everyday Direct account for the purpose of this application.

- Please open an Everyday Direct account with Visa Debit card access*

*The Bank reserves the right not to issue a card at its discretion.

RediCredit for students

- I am a full time tertiary student who has completed one year of study.

If I/we are applying for RediCredit and the Everyday Direct account that I/we currently have is not able to have RediCredit attached then I/we agree that the Bank can open an additional Everyday Direct account for the purpose of this application.

- Please open an Everyday Direct account with Visa Debit card access*

*The Bank reserves the right not to issue a card at its discretion.

What are your personal details?

First borrower

Title	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss Other		Member no.	
Given names			Last name	
Date of birth	Driver's licence no.	Expiry		
How many people are financially dependent on you?	What are their ages?			
Street no. & name				
Suburb	State	Postcode		
No of years and months at address	Residential status, do you: <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Board <input type="checkbox"/> Buying/Mortgage			
Postal address (if different from above)				
Suburb	State	Postcode		
Previous residential address, if current address is less than 2 years				
Suburb	State	Postcode		
No of years and months at address	Residential status, do you: <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Board <input type="checkbox"/> Buying/Mortgage			
Home phone	Work phone	Mobile phone		
Email				

Second borrower

Title	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss Other		Member no.	
Given names			Last name	
Date of birth	Driver's licence no.	Expiry		
How many people are financially dependent on you?	What are their ages?			
Street no. & name				
Suburb	State	Postcode		
No of years and months at address	Residential status, do you: <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Board <input type="checkbox"/> Buying/Mortgage			
Postal address (if different from above)				
Suburb	State	Postcode		
Previous residential address, if current address is less than 2 years				
Suburb	State	Postcode		
No of years and months at address	Residential status, do you: <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Board <input type="checkbox"/> Buying/Mortgage			
Home phone	Work phone	Mobile phone		
Email				

What are your employment details?

First borrower

Name of current employer

Address of current employer

Suburb State Postcode

Employer's phone Occupation

Length of time in the current position Length of time with current employer

Are you: Permanent full time Permanent part time Part time Temporary Casual Self employed

Name of previous employer, if current employer is less than 2 years

Employer's phone Length of time in the previous position Occupation

Were you: Permanent full time Permanent part time Part time Temporary Casual Self employed

Are you currently studying or have you completed tertiary studies in the last 2 years? Yes No

Course name Year of completion

Second borrower

Name of current employer

Address of current employer

Suburb State Postcode

Employer's phone Occupation

Length of time in the current position Length of time with current employer

Are you: Permanent full time Permanent part time Part time Temporary Casual Self employed

Name of previous employer, if current employer is less than 2 years

Employer's phone Length of time in the previous position Occupation

Were you: Permanent full time Permanent part time Part time Temporary Casual Self employed

Are you currently studying or have you completed tertiary studies in the last 2 years? Yes No

Course name Year of completion

What are your income details?

First borrower

Income Type	Amount	Frequency
Gross salary or wages	\$	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly
Rental income	\$	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly
Other income (e.g. pension)	\$	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly
Total income	\$	

Second borrower

Income Type	Amount	Frequency
Gross salary or wages	\$	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly
Rental income	\$	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly
Other income (e.g. pension)	\$	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly
Total income	\$	

Other information

Does the first or second borrower have any interest in a partnership, property, company or trust?

Yes No If yes, details are

Have you ever been declared bankrupt or had any legal proceeding against you?

Yes No If yes, details are

Does the first or second borrower plan or anticipate any changes (other than retirement) to their future financial circumstances that could impact their ability to repay the loan?

Yes No If yes, details are

What is your financial position?

Assets

What you own: Assets of both borrowers

Property (address)			Estimated value	Property Owner	
			\$	<input type="checkbox"/> Borrower 1 <input type="checkbox"/> Borrower 2	
			\$	<input type="checkbox"/> Borrower 1 <input type="checkbox"/> Borrower 2	
Motor vehicle(s)	Make	Model	Year	Estimated value	Property Owner
				\$	<input type="checkbox"/> Borrower 1 <input type="checkbox"/> Borrower 2
				\$	<input type="checkbox"/> Borrower 1 <input type="checkbox"/> Borrower 2
Shares/Savings/Investments who with?			Balance	Borrowers	
			\$	<input type="checkbox"/> Borrower 1 <input type="checkbox"/> Borrower 2	
			\$	<input type="checkbox"/> Borrower 1 <input type="checkbox"/> Borrower 2	
			\$	<input type="checkbox"/> Borrower 1 <input type="checkbox"/> Borrower 2	
			\$	<input type="checkbox"/> Borrower 1 <input type="checkbox"/> Borrower 2	
			\$	<input type="checkbox"/> Borrower 1 <input type="checkbox"/> Borrower 2	
			\$	<input type="checkbox"/> Borrower 1 <input type="checkbox"/> Borrower 2	
			Estimated Value		
Furniture/Contents			\$	<input type="checkbox"/> Borrower 1 <input type="checkbox"/> Borrower 2	
Superannuation			\$	<input type="checkbox"/> Borrower 1 <input type="checkbox"/> Borrower 2	
Tools of Trade			\$	<input type="checkbox"/> Borrower 1 <input type="checkbox"/> Borrower 2	
All other assets					
			\$	<input type="checkbox"/> Borrower 1 <input type="checkbox"/> Borrower 2	
			\$	<input type="checkbox"/> Borrower 1 <input type="checkbox"/> Borrower 2	

Liabilities

What you owe: Liabilities of both borrowers

Existing mortgage(s) Who with?		Repayment	Frequency	Remaining Term	Balance owing	Borrowers
		\$	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly		\$	<input type="checkbox"/> Borrower 1 <input type="checkbox"/> Borrower 2
Margin Loan/Equity Loan/Line of Credit		\$	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly		\$	<input type="checkbox"/> Borrower 1 <input type="checkbox"/> Borrower 2
Personal loan(s) Who with?		Repayment	Frequency	Remaining Term	Balance owing	Borrowers
		\$	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly		\$	<input type="checkbox"/> Borrower 1 <input type="checkbox"/> Borrower 2
		\$	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly		\$	<input type="checkbox"/> Borrower 1 <input type="checkbox"/> Borrower 2
Hire Purchase/Lease Who with?		Repayment	Frequency	Remaining Term	Balance owing	Borrowers
		\$	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly		\$	<input type="checkbox"/> Borrower 1 <input type="checkbox"/> Borrower 2
		\$	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly		\$	<input type="checkbox"/> Borrower 1 <input type="checkbox"/> Borrower 2
Credit Card(s)/Store Card(s) or account(s) Who with?		Limit		Interest rate p.a.	Balance owing	
		\$			\$	<input type="checkbox"/> Borrower 1 <input type="checkbox"/> Borrower 2
		\$			\$	<input type="checkbox"/> Borrower 1 <input type="checkbox"/> Borrower 2
Overdraft		Limit		Interest rate p.a.	Balance owing	
		\$			\$	<input type="checkbox"/> Borrower 1 <input type="checkbox"/> Borrower 2
Other commitments		Repayment	Frequency			
Rent/Board		\$	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly			<input type="checkbox"/> Borrower 1 <input type="checkbox"/> Borrower 2
Buy Now Pay Later providers e.g AfterPay/ZipPay etc		\$	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly			<input type="checkbox"/> Borrower 1 <input type="checkbox"/> Borrower 2
HECS-HELP		\$	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly			<input type="checkbox"/> Borrower 1 <input type="checkbox"/> Borrower 2
Superannuation		\$	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly			<input type="checkbox"/> Borrower 1 <input type="checkbox"/> Borrower 2
Child Support		\$	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly			<input type="checkbox"/> Borrower 1 <input type="checkbox"/> Borrower 2
Other		\$	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly			<input type="checkbox"/> Borrower 1 <input type="checkbox"/> Borrower 2

Your expenses	Amount (\$)	Frequency
Groceries (including food and toiletries)	\$	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly
Childcare & education (including nannies, public and private education fees)	\$	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly
Medical & health costs (including doctor, dental, optical & pharmaceutical)	\$	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly
Transportation (public transport, motor vehicle costs - fuel, servicing, parking & tolls)	\$	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly
Property (including rates, taxes, levies, body corp & strata fees, repairs, maintenance)	\$	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly
Entertainment & Recreation (including alcohol, tobacco, restaurants, membership fees, pet care, holidays)	\$	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly
Phone, internet, media streaming & pay TV (home & mobile phones, streaming such as Netflix & Stan)	\$	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly
Clothing & personal care (clothing, footwear, cosmetics, personal grooming such as hairdressing)	\$	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly
Insurance (health, life, income protection, home, contents, motor vehicle)	\$	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly

Has either borrower acted as a guarantor for any other loan?
 Yes No If yes, details are

Acknowledgements, privacy, consent and declarations

- ▶ I declare that I/we are over 18 years of age and the information stated in this Personal loan and RediCredit application is true and correct in every particular.
- ▶ I have never committed any act of bankruptcy or had any judgements or legal proceedings against me/us.
- ▶ I understand that if there is more than one borrower, each borrower is liable to us separately for the balance of the loan as well as together.
- ▶ I authorise Teachers Mutual Bank Limited to make any relevant enquiries into the references mentioned, my/our employer or any other credit provider at any time during the processing of this loan.
- ▶ I authorise Teachers Mutual Bank Limited to discuss the details of my/our loan application with any proposed Guarantor. Refer to the Fees and charges brochure for all details on fees and charges.

Privacy consent – Lending

What sort of personal information do we collect when you apply for credit?
 Usually, we collect information such as your name, date of birth and evidence of identity, as well as information about your financial position and your current credit history.

What happens if you do not provide us with information?
 If you do not provide us with personal information, we may not be able to provide you with the products and services you are seeking.

What also happens when you apply for credit?
 When you apply for credit, then, under the responsible lending obligations in the National Consumer Credit Protection Act, credit providers need to see your credit history and present position in order to assist them in meeting their obligations.

Consequently, we may obtain a credit report about you from a credit reporting body when you apply for credit with us.

What is a credit report?

A credit report contains information about your credit history. This helps us assess your credit worthiness, credit applications, verify your identity and manage the loan accounts and credit facilities you have with us.

Credit reporting bodies use credit information about individuals to prepare credit reports which may then be made available to credit providers to assist them in assessing individuals' credit worthiness.

What information can we exchange with credit reporting bodies?

The information we exchange includes your identification details, what type of loans you have, how much you've borrowed, whether or not you've met your scheduled payment obligations and if you have committed a serious credit infringement.

We will ask the credit reporting body to provide us with an overall assessment score of your creditworthiness.

The credit reporting bodies we use are:

- ▶ Equifax Australia Information Services and Solutions Pty Ltd (Equifax Australia)
- ▶ Experian Australia Credit Services Pty Ltd (Experian Australia)
- ▶ illion Australia Pty Ltd (illion)

You can download copies of these organisations' privacy policies as follows:

- ▶ Equifax Australia – at equifax.com.au
- ▶ Experian Australia – at experian.com.au
- ▶ illion – at illion.com.au

Comprehensive credit reporting

We can pass to a credit reporting body or bodies (the ones we use are Equifax Australia, Experian Australia or illion or all of them) details of your credit information and history – including credit you have applied for, the amounts you have borrowed, whether or not payments have been made on time and whether you have committed a serious credit infringement.

Pre-screening and restricting disclosure in cases of fraud

Credit providers may ask credit reporting bodies to use their credit-related information to pre-screen you for direct marketing. You can ask a credit reporting body not to do this.

Also, if you've been, or have reason to believe that you have been, are, or likely to become, a victim of fraud (including identity fraud), you can ask the credit reporting body not to use or disclose the credit-related information it holds about you.

To whom do we disclose personal information?

We may exchange information about you with our travel company subsidiary Tertiary Travel Service Pty Limited ABN 28 008 900 981.

The types of people and entities we disclose personal information about you to include:

- ▶ organisations which provide or confirm information to verify your identity
- ▶ contractors for statement production and delivery, card and cheque production
- ▶ brokers, agents and advisers acting for you
- ▶ persons and organisations who assist us in monitoring recorded calls for the purposes of quality assurance, training and acknowledgement
- ▶ lenders' mortgage insurers and valuers
- ▶ our auditors, insurers and re-insurers
- ▶ employers or former employers (to verify employment in the case of loan applications)
- ▶ government and law enforcement agencies or regulators
- ▶ credit reporting bodies and other credit providers and
- ▶ organisations that help identify and investigate inappropriate or illegal activity, such as fraud.

Electronic verification of identity

As noted above, we are required under the Anti-Money Laundering and Counter-Terrorism Financing Act to collect and verify information relating to your identity. Subject to your consent, we will disclose your name, address and date of birth in order to access identification information electronically held by credit reporting bodies, the government's Documentation Verification Service (DVS)¹ and other public records.

To access such information, we use a service provider registered under the DVS. The service provider, may, for verification purposes on our behalf:

- ▶ request that a credit reporting body provide us with an assessment as to whether your personal information matches that held in their credit information files. (In preparing this assessment, the credit reporting body may use the personal information of other individuals);
- ▶ disclose your personal information to the DVS;
- ▶ search other public records.

If you do not consent to this process, alternative forms of verifying your identity are available on request.

If we are unable to verify your identity using the above methods, you will be provided with a notice to that effect. You may then be asked to provide further evidence of your identity. If we are unable to verify your identity to our satisfaction, we will not be able to admit you to membership or provide you with the services or products you seek.

Our Privacy and Credit Reporting Policy and accessing personal information

Our Privacy and Credit Reporting Policy is available on our website. It contains information about:

- ▶ how we collect, use, hold and disclose your personal information
- ▶ how you may complain if you think we may have breached your privacy
- ▶ how you can access personal information about you
- ▶ how we will deal with your complaint and
- ▶ how you can seek correction of that personal information
- ▶ how we manage credit information

Sending information overseas

Depending on our commercial arrangements, we may disclose personal information about you to business partners with operations overseas or who store personal information overseas (eg providers of lenders' mortgage insurance ("LMI")).

One of our LMI insurers, QBE Lenders' Mortgage Insurance Limited ABN 70 000 511 071, sends personal information to its related companies and service providers in India and the Philippines. For more information on QBE LMI's privacy policy, visit their website, qbelmi.com

How to contact us

If you have any queries regarding privacy, use any of the methods set out below:

Teachers Mutual Bank Limited

Address: 28-38 Powell Street, HOMEBUSH NSW 2140

Phone: 13 12 21

Email: privacy@tmb.com.au

Post: PO Box 7501, SILVERWATER NSW 2128

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¹ The DVS is a national online system that allows personal identifying information about individuals to be compared against government records. Your information will be matched against that held by the relevant government department or agency. You can find out more about the DVS on their website.

Consent to receive Loan Offer Pack by email

- You consent to the Bank emailing to your email address nominated in the "personal details" section of this form, the Loan Offer Pack that consists of:
- Offer and Loan Contract
 - other ancillary loan documents and
 - in the case of a home loan, mortgage documents.

By ticking the box above, you agree that:

- the Loan Offer Pack stated above will not be given to you in paper form by post
- you will keep your email address up to date and check it regularly for notifications from us and
- you may change your preference for how the Loan Offer Pack is sent to you at any time.

By submitting your application:

1. I confirm that I have read the above Privacy Consent - Lending.
2. I consent to personal information and credit information about me being:
 - a) collected, used, held and disclosed as set out in the Privacy Consent - Lending;
 - b) disclosed to credit reporting body/bodies; and
 - c) disclosed to any guarantor or prospective guarantor of any credit facility I may have or I am applying for with you. (apply to home loan only)
3. I acknowledge and confirm that I am authorised to provide the personal information presented and consent to my information being disclosed to:
 - a) a credit reporting body and
 - b) relevant government record issuers and record holders, for the purposes of verifying my identity.

First borrower

Signature

Date

Second borrower

Signature

Date

Office use
only

Operator no

Date actioned

Sig verified by

Returning this form



lendingsolutions@tmb.com.au



Teachers Mutual Bank Limited, Reply Paid 7501,
Silverwater NSW 2178