



# Home Loan Application Form

Before proceeding with this application, you should read our Privacy Notification which is available at [unitybank.com.au/privacy-statement.html](http://unitybank.com.au/privacy-statement.html), by request at any branch or by calling us on 1300 36 2000. The Privacy Notification sets out key information about why we're collecting your personal information, and how we use, disclose and secure it.

## Amount and Term of Loan

I wish to apply for a loan of: \$  over:  years

**PURPOSE – This loan is for:**

Property Purchase (Owner occupier)     Increase to Existing Loan     First Home Buyer  
 Property Purchase (Investment)     Debt Consolidation     Other (Please specify)  
 Refinance     Property to be Constructed

**HOME LOAN PRODUCT**

First Rate (Basic low rate home loan)     All in One (Full range of features)     All in One Rewards Package (Only available with Principal & Interest or Interest Only All in One Home Loans)     Tide You Over (Line of Credit)

**TYPE OF LOAN**

Principle & Interest     Interest Only     Fixed     Split

Years  1  2  3  5 with Rate Lock Options (\$600 fee) Yes  No   
Fixed  1  2  3  5 with Rate Lock Options (\$600 fee) Yes  No   
Fixed: \$     Variable: \$

## Personal Details Applicant One

Mr  Mrs  Miss  Ms  Other

**Membership Number:**

First Name(s):

Middle Name:  Last Name:

Marital Status: (Single, Married, Defacto etc.)

Number of Dependant Children:

Ages of Children:

Current Address:

State:  Postcode:

Mailing Address: (write "as above" if same)

State:  Postcode:

Email Address:

Home phone: ( )  Mobile:

Residential Status: Owned  Renting  Buying  Boarding

For \_\_\_\_\_ Years \_\_\_\_\_ Months

Previous Address: (If less than 3 years at current address)

State:  Postcode:

Previous Residential Status: Owned  Renting  Buying  Boarding

For \_\_\_\_\_ Years \_\_\_\_\_ Months

Drivers Licence No:

Expiry Date: / /

Date of Birth: / /  Gender: Male  Female

**Personal Details****Applicant Two**Mr  Mrs  Miss  Ms  Other Membership Number: First Name(s): Email Address Middle Name: Last Name: Home phone Mobile Marital Status: (Single, Married, Defacto etc.) 

Residential Status:

Owned  Renting  Buying  Boarding Number of Dependant Children: 

For \_\_\_\_\_ Years \_\_\_\_\_ Months

Ages of Children: Previous Address: (If less than 3 years at current address) Current Address: State:  Postcode: State:  Postcode: 

Previous Residential Status:

Owned  Renting  Buying  Boarding Mailing Address: (write "as above" if same) 

For \_\_\_\_\_ Years \_\_\_\_\_ Months

Drivers Licence No: 

Expiry Date: / /

State:  Postcode: Date of Birth Gender 

/ /

Male Female **Reference:**Name and address of relative or friend in Australia not living with you: Telephone: Relationship: Address: **Employer Details:****Applicant One**Current Employer: Previous Employer: (If less than 3 years) Employer's Address: Previous Employer's Address: State:  Postcode: State:  Postcode: Occupation: Occupation: 

Period of Service: For \_\_\_\_\_ Years \_\_\_\_\_ Months

Period of Service: For \_\_\_\_\_ Years \_\_\_\_\_ Months

Employer's Phone: Employer's Phone: Permanent  Casual  Part Time Permanent  Casual  Part Time

**Employer Details:****Applicant Two**

Current Employer:

Previous Employer: (If less than 3 years)

Employer's Address:

Previous Employer's Address:

State: Postcode:

State: Postcode:

Occupation:

Occupation:

Period of Service: For \_\_\_\_\_ Years \_\_\_\_\_ Months

Period of Service: For \_\_\_\_\_ Years \_\_\_\_\_ Months

Employer's Phone:

Employer's Phone:

Permanent  Casual  Part Time Permanent  Casual  Part Time **Income Details:****Applicant One**

Gross Wage Before Tax:

\$  Week  Fortnight  Month

Centrelink: (Specify payment type)

\$  Week  Fortnight  Month

Rental Income:

\$  Week  Fortnight  Month

Family Income:

\$  Week  Fortnight  Month

Other:

\$  Week  Fortnight  Month

Other:

\$  Week  Fortnight  Month

Other:

\$  Week  Fortnight  Month**Total Income:**\$  Week  Fortnight  Month**Income Details:****Applicant Two**

Gross Wage Before Tax:

\$  Week  Fortnight  Month

Centrelink: (Specify payment type)

\$  Week  Fortnight  Month

Rental Income:

\$  Week  Fortnight  Month

Family Income:

\$  Week  Fortnight  Month

Other:

\$  Week  Fortnight  Month

Other:

\$  Week  Fortnight  Month

Other:

\$  Week  Fortnight  Month**Total Income:**\$  Week  Fortnight  Month

## Personal Details – Liabilities & Assets

### Liabilities – Both Applicants

	REPAYMENT AMOUNTS AND HOW OFTEN?	AMOUNT OWING	LIMIT	OWING TO	BEING PAID OUT
First Mortgage:	\$ <input type="text"/> <input type="checkbox"/> Wk <input type="checkbox"/> Ftn <input type="checkbox"/> Mth	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/> Y/N <input type="checkbox"/>
Investment Loan:	\$ <input type="text"/> <input type="checkbox"/> Wk <input type="checkbox"/> Ftn <input type="checkbox"/> Mth	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/> Y/N <input type="checkbox"/>
Rent/Board:	\$ <input type="text"/> <input type="checkbox"/> Wk <input type="checkbox"/> Ftn <input type="checkbox"/> Mth	\$ <input type="text"/>		<input type="text"/>	<input type="checkbox"/> Y/N <input type="checkbox"/>
Personal Loans:	\$ <input type="text"/> <input type="checkbox"/> Wk <input type="checkbox"/> Ftn <input type="checkbox"/> Mth	\$ <input type="text"/>		<input type="text"/>	<input type="checkbox"/> Y/N <input type="checkbox"/>
Credit Cards:	\$ <input type="text"/> <input type="checkbox"/> Wk <input type="checkbox"/> Ftn <input type="checkbox"/> Mth	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/> Y/N <input type="checkbox"/>
Credit Cards:	\$ <input type="text"/> <input type="checkbox"/> Wk <input type="checkbox"/> Ftn <input type="checkbox"/> Mth	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/> Y/N <input type="checkbox"/>
Store Charge Card:	\$ <input type="text"/> <input type="checkbox"/> Wk <input type="checkbox"/> Ftn <input type="checkbox"/> Mth	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/> Y/N <input type="checkbox"/>
Interest Free Loan:	\$ <input type="text"/> <input type="checkbox"/> Wk <input type="checkbox"/> Ftn <input type="checkbox"/> Mth	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/> Y/N <input type="checkbox"/>
Living Expenses: (Utility bills & general exp.)	\$ <input type="text"/> <input type="checkbox"/> Wk <input type="checkbox"/> Ftn <input type="checkbox"/> Mth				
School Fees: (Private School fees/Childcare)	\$ <input type="text"/> <input type="checkbox"/> Wk <input type="checkbox"/> Ftn <input type="checkbox"/> Mth	\$ <input type="text"/>			
Other:	\$ <input type="text"/> <input type="checkbox"/> Wk <input type="checkbox"/> Ftn <input type="checkbox"/> Mth	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/> Y/N <input type="checkbox"/>
<b>Total Liabilities:</b>	\$ <input type="text"/> <input type="checkbox"/> Wk <input type="checkbox"/> Ftn <input type="checkbox"/> Mth	\$ <input type="text"/>	\$ <input type="text"/>		

### Assets – Both Applicants

	VALUE \$	DESCRIPTION
Home:	\$ <input type="text"/>	<input type="text"/>
Other Property 1:	\$ <input type="text"/>	<input type="text"/>
Other Property 2:	\$ <input type="text"/>	<input type="text"/>
Household Goods: (Furniture, Computer etc.)	\$ <input type="text"/>	<input type="text"/>
Motor Vehicle 1:	\$ <input type="text"/>	<input type="text"/>
Motor Vehicle 2:	\$ <input type="text"/>	<input type="text"/>
Boat, Bike, Van Etc:	\$ <input type="text"/>	<input type="text"/>
Savings & Term Dep:	\$ <input type="text"/>	<input type="text"/>
Superannuation:	\$ <input type="text"/>	<input type="text"/>
Other Assets: (Please specify)	\$ <input type="text"/>	<input type="text"/>
<b>Total Assets:</b>	\$ <input type="text"/>	

## Signatures

**When more than one applicant is involved, each applicant is required to sign individually.**

Name: <div style="border: 1px solid black; height: 25px;"></div>	Signature: <div style="border: 1px solid black; height: 25px;"></div>	Date: <div style="border: 1px solid black; height: 25px; text-align: center;">/ /</div>
---------------------------------------------------------------------	--------------------------------------------------------------------------	--------------------------------------------------------------------------------------------

Name: <div style="border: 1px solid black; height: 25px;"></div>	Signature: <div style="border: 1px solid black; height: 25px;"></div>	Date: <div style="border: 1px solid black; height: 25px; text-align: center;">/ /</div>
---------------------------------------------------------------------	--------------------------------------------------------------------------	--------------------------------------------------------------------------------------------

**Notes:**

---

---

---

---

---

---

---

---

---

---

---

---

---



**Unity  
Bank**

Level 7, 217 Clarence Street  
Sydney NSW 2000  
p: 1300 36 2000 f: 02 8263 3277  
mail@unitybank.com.au  
unitybank.com.au



**Reliance  
Bank**

203-209 Russell Street  
Bathurst NSW 2795  
p: 13 24 40 f: 02 6334 8825  
mail@reliancebank.com.au  
reliancebank.com.au



**Bankstown City  
Unity Bank**

64 Kitchener Parade  
Bankstown NSW 2200  
p: 1300 65 4477 f: 02 9707 6060  
mail@bcub.com.au  
bcub.com.au

MAILING ADDRESS: PO Box K237 HAYMARKET NSW 1240

Reliance Bank and Bankstown City Unity Bank are divisions of Unity Bank Limited. ABN 11 087 650 315 AFSL / Australian Credit Licence 240399.

## Outline

This Privacy Notification sets out:

- why we collect, hold and use your information
- how we collect, hold and use your information
- what happens if you do not wish to provide us with information
- whether we provide your information to other entities
- the availability of our Privacy Policy
- when we can disclose certain information to a credit reporting body
- how a credit reporting body may use your information
- whether we disclose your information overseas and if so, where
- how you can contact us.

## Collection & use of your information

We collect, hold and use your information to:

- provide you with membership benefits, financial services and products or information about those benefits, services and products
- provide you with information about financial services and products from 3rd parties we have arrangements with
- conduct market and demographic research in relation to the products and services you and other members acquire from us
- establish your eligibility for a loan
- establish your capacity to repay a loan.

The law also requires us to collect and hold your information:

- for our register of members under the Corporations Act
- to verify your identity under the AML/CTF Act
- to assess your capacity to pay a loan under the National Consumer Credit Protection Act.

## How we collect your information

We will collect information about you and your financial position from you directly.

When you apply for a loan, we will collect information about your credit history from a credit reporting body.

## How you can access your information

You can request access to your information at any time

## What if you do not wish to provide us with information?

If you do not give us the information we require, we may not be able to admit you to membership or provide you with the financial service or product you have applied for.

## Providing your information to credit reporting bodies

The credit reporting body we disclose information to is Equifax.

If you do not make your repayments when they fall due or commit a serious credit infringement, we may disclose this to Equifax. Any information we provide to Equifax will be included in reports provided to credit providers to help them to assess your credit worthiness. You can ask Equifax not to use your information for prescreening of direct marketing by a credit provider.

You can also ask them not to use or disclose your information if you reasonably believe that you have been or are

likely to be a victim of fraud.

Equifax's policy on the management of information is available at [mycreditfile.com.au](http://mycreditfile.com.au)

You can contact Equifax by:

Phone – 1300 762 207

Website - [mycreditfile.com.au](http://mycreditfile.com.au)

## Providing your information to other entities

We disclose your information to other entities.

We can disclose your information to:

- entities that verify identity
- providers of payment and card services, when you make a transaction using a payment service or a card
- entities that help identify illegal activities and prevent fraud
- lawyers, conveyancers, accountants, brokers and agents who represent you
- contractors for statement printing and mail out, card and cheque production, market research or direct marketing
- affiliated product and service suppliers to provide information to you about their services and products
- credit reporting bodies and other financial institutions that have previously lent to you
- persons you use as referees
- for property loans – property valuers and insurers (including LMI insurers if applicable)
- mortgage documentation service
- trustees and managers of securitised loan programs
- any guarantor or proposed guarantor of a loan
- debt collection agencies, lawyers, process servers
- our auditors.
- for loans guaranteed by the Commonwealth
- under the SME Guarantee Scheme - to the Commonwealth to meet the requirements of the Scheme.

We will also disclose your information to law enforcement and government agencies as required by law.

## Our Privacy Policy

Our Privacy Policy is available at [unitybank.com.au](http://unitybank.com.au). The Policy contains information about:

- how you can access your information
- how you can seek correction of your information
- how you make a complaint and how we will deal with it
- in what overseas countries we are likely to disclose your information.

## Disclosure to overseas recipients

We, or our external service providers, may disclose your personal information (including credit-related information) overseas. The countries where your personal information (including credit-related information) may be disclosed include India, New Zealand, the Philippines, UK and USA.

However, if we, or our external service providers, disclose your personal information outside Australia, the information disclosed will be used only for the purposes set out in this Privacy Policy.

## How to contact us:

- Drop in at any of our branches
- Visit our website at [unitybank.com.au](http://unitybank.com.au)
- Phone us on 1300 36 2000 or Fax: 02 8263 3277
- Write to us at: PO Box K237, Haymarket NSW 1240