

PLEASE COMPLETE WITH CARE. Not all sections may apply. We may require additional information after your application has been submitted.

APPLICANT 1		APPLICANT 2	
Existing Member: <input type="checkbox"/> Yes <input type="checkbox"/> No (If No, please fill in Other Details)		Existing Member: <input type="checkbox"/> Yes <input type="checkbox"/> No (If No, please fill in Other Details)	
Member Number:		Member Number:	
Surname:		Surname:	
Given Names:		Given Names:	
Date of Birth:	No. Of Dependents:	Date of Birth:	No. Of Dependents:

CURRENT HOME ADDRESS – APPLICANT 1		CURRENT HOME ADDRESS – APPLICANT 2	
Current Address:		Current Address:	
How Long?	Years Months	How Long?	Years Months
Housing Status	<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Board <input type="checkbox"/> Other	Housing Status	<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Board <input type="checkbox"/> Other

POSTAL ADDRESS - APPLICANT 1 (if Postal Address is Different)	POSTAL ADDRESS - APPLICANT 2 (if Postal Address is Different)
Postal Address:	Postal Address:

PREVIOUS ADDRESS (if Current address is less than 3 years)	Previous Address (if Current address is less than 3 years)
Previous Address :	Previous Address:
How Long?	Years Months
How Long?	Years Months

CONTACT DETAILS – APPLICANT 1	CONTACT DETAILS – APPLICANT 2
Home:	Home
Work:	Work
Mobile:	Mobile
E-Mail:	E-Mail

NEAREST RELATIVE CONTACT (Not Living With You) Contact 1	NEAREST RELATIVE CONTACT (Not Living With You) Contact 2
(who we will contact if you are unreachable; please advise this relative you have supplied us with their contact details)	(who we will contact if you are unreachable; please advise this relative you have supplied us with their contact details)
Name:	Name:
Address:	Address:
Relationship to You:	Relationship to You:
Phone:	Phone:

Office Use:

Date:
Member No.

Contract No:
Loan Type:

EMPLOYMENT DETAILS – APPLICANT 1			EMPLOYMENT DETAILS – APPLICANT 2		
Occupation:			Occupation:		
<input type="checkbox"/> Full Time	<input type="checkbox"/> Part Time	<input type="checkbox"/> Casual	<input type="checkbox"/> Full Time	<input type="checkbox"/> Part Time	<input type="checkbox"/> Casual
<input type="checkbox"/> Self Employed	<input type="checkbox"/> Other :		<input type="checkbox"/> Self Employed	<input type="checkbox"/> Other:	
Employer:			Employer:		
Employer's Address:			Employer's Address:		
Employer Contact Number:			Employer Contact Number:		
Length of Employment?	Years	Months	Length of Employment?	Years	Months

PREVIOUS EMPLOYMENT – APPLICANT 1			PREVIOUS EMPLOYMENT – APPLICANT 2		
Previous Employer:			Previous Employer:		
Previous Employer's Address:			Previous Employer's Address:		
Previous Employer Contact Number:			Previous Employer Contact Number:		
Length of Employment?	Years	Months	Length of Employment?	Years	Months

LOAN DETAILS	
Application For:	
Amount:	Purpose:
SECURITY (if offered)	
	\$
	\$

INCOME		
Income	Applicant One (Per Month)	Applicant Two (Per Month)
Salary/Wage		
Regular Overtime		
Centrelink/ Pension		
Interest/Dividends		
Rental Income (Existing Property)		
Estimated Rental Income (New Property)		
Other Income		
Totals		
Total Combined		

ASSETS		
	Details	Estimated Value
House Property		
Investment Property		
Motor Vehicle		
House Contents		
Savings		
Superannuation		
Shares		
Other		
Total		

LIABILITY				
	Lender	Monthly Repayment	Amount Owng	To be Repaid (Y/N)
Home Mortgage				
Investment Property				
Personal Loan				
Hire Purchase /Lease				
Afterpay				
Zip Pay				
Child Care/Maintenance				
Rent				
Other				
Credit Card/s and Store Card/s				
Limit			Amount Owng	To be Repaid (Y/N)
	Total			

Living Expenses Worksheet

Household Expenses	Discretionary? Y or N	Weekly	Fortnightly	Monthly	Quarterly	Annually	Total PA
Home maintenance/repairs							
Electricity / Gas							
Phone (including mobiles)							
Internet							
Foxtel / Netflix							
Rates / Body Corporate							
Other							
Sub Total							
Shopping Expenses	Discretionary? Y or N	Weekly	Fortnightly	Monthly	Quarterly	Annually	Total PA
Groceries/Food (Staple items)							
Personal Care (Nails, Hair)							
Clothes							
Cigarettes							
Pets							
Sub Total							
Education	Discretionary? Y or N	Weekly	Fortnightly	Monthly	Quarterly	Annually	Total PA
School Fees							
Education Fees (Uni/TAFE)							
Other Education (Textbooks etc)							
Sub Total							
Insurance	Discretionary? Y or N	Weekly	Fortnightly	Monthly	Quarterly	Annually	Total PA
Home/Contents Insurance							
Health & Life Insurance							
Medical Bills / Medication							
Other							
Sub Total							
Transport	Discretionary? Y or N	Weekly	Fortnightly	Monthly	Quarterly	Annually	Total PA
Car Maintenance							
Car Insurance							
Car Registration/License							
Petrol							
Road Tolls/ Public Transport							
Other							
Sub Total							
Entertainment Expenses	Discretionary? Y or N	Weekly	Fortnightly	Monthly	Quarterly	Annually	Total PA
Dining Out / Takeaway / Coffee							
Alcohol							
Sports & Gym Memberships							
Holiday Savings							
Other							
Sub Total							
Other Expenses	Discretionary? Y or N	Weekly	Fortnightly	Monthly	Quarterly	Annually	Total PA
Children's Pocket Money							
Gifts / Donations							
Other							
Sub Total							

Total

Credit Check: Have you ever been declared Bankrupt or are there any outstanding judgements, garnishee proceedings, or defaults against you, past or present? If yes, please provide details below. By signing this form below you consent to NICU obtaining credit reference checks

Consent for Electronic Delivery of National Credit Code Documents

I consent to your giving me documents such as loan offers (in the form of a contract for us to accept), precontractual documents, statements, and notices electronically. By consenting to receive these documents electronically, I understand that:

- you may not give me these documents in paper form in the future
- I need to regularly check for electronic communications from you e.g. via emails, SMS and/or internet banking alerts
- I can withdraw this consent at any time and revert to receiving paper documents in the post

For loan documents, I understand that you must sign any loan offer you make to me. I consent to that requirement being met by your attaching the offer document to an email addressed to me. The email address to use is:

Applicant 1 Email		Applicant 2 Email	
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Service nomination: each person signing is entitled to receive a copy of any notice or other documents under the National Credit Code. By signing this form you give up the right to be provided with information direct from NICU. Service nomination only applies if you are living at the same address. You may change your instruction at any time by notifying us in writing:

I nominate only < ☐ Applicant 1 OR ☐ Applicant 2 > to receive notices and other documents under the National Credit Code on behalf of all the persons who are signing this application.

By signing this document I:

- Acknowledge receipt of NICU's Privacy Policy, and
- Agree to receiving documentation and communications from NICU electronically to my nominated email address

	SIGNATURE	NAME	DATE
Applicant 1			
Applicant 2			



Outline: This Privacy Notification sets out:

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

Collection & use of your information: We collect 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 or customer satisfaction research
- 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
- your credit history from a credit reporting agency.

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 Veda Advantage. If you do not make your repayments when they fall due or commit a serious credit infringement, we may be able to disclose this to Veda Advantage. Any information we provide to Veda Advantage may be included in reports provided to credit providers to help them to assess your creditworthiness. You can ask Veda Advantage not to use your information for pre-screening 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. Veda Advantage's policy on the management of information is available at www.veda.com.au. You can contact Veda Advantage via their website www.veda.com.au.

Providing your information to other entities: We disclose your information to other entities. We only disclose your information as needed and as required by law. We can disclose your information to:

- entities that verify identity
- 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
- mortgage documentation service
- trustee and manager of securitised loan programs
- any proposed guarantor of a loan
- debt collection agencies, lawyers, process servers.

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

Our APP Privacy and Credit Reporting Policies: Our APP Privacy Policy and Credit Reporting Policy is available at www.nicu.com.au. The Policies contain 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 do not currently disclose your information to overseas recipients.

How to contact us:

Phone: 02 6763 5111

Mail: the Privacy Officer, NICU Ltd, PO Box 652 Tamworth NSW 2340

Email: PrivacyOfficer@nicu.com.au

Website: www.nicu.com.au