

Loan Application



QPCU Limited T/A QBANK
Level 1, 231 North Quay, Brisbane Qld 4000. PO Box 13003, George Street Qld 4003.
Phone: 13 77 28 Fax: 3236 2194. Email: info@qbank.com.au Website: qbank.com.au
ABN 79 087 651 036 AFSL No. 241413

Loan Requirements and Objectives

Home/Mortgage Loan Mortgage Secured Overdraft Car Loan Personal Loan

What Is The Purpose Of The Loan (And Any Additional Information)?

COMPLETE THIS SECTION IF APPLYING FOR A PERSONAL LOAN/OVERDRAFT

Personal Loan (Including Car Loans)

Preferred loan term years Loan amount requested \$
If car loan, vehicle details Deposit/Trade in \$
How often would you like to make repayments? Weekly Fortnightly Monthly Purchase price \$

COMPLETE THIS SECTION IF APPLYING FOR A HOME LOAN

Home Loan (Mortgage Secured)

Preferred loan term years Purchase price or estimated property value \$
Loan amount requested \$
If new purchase, how much have you saved? Deposit \$
Are you a first home buyer? Yes No
Will you live in the property? Yes No
For investment or business purposes?* Yes No

*If for a business or investment please complete the Business Use Declaration on the back page of this application.

How Would You Like To Structure Interest?

Variable Rate:
Fixed Rates: 1 year period 2 year period 3 year period 4 year period 5 year period

What Type Of Repayments Would You Like?

Principal plus interest:
Interest only (Investment purposes): 5 year term 10 year term (maximum)

How Often Would You Like To Make Repayments?

Weekly Fortnightly Monthly

L10716

Tell Us About Your Property (For Mortgage Secured Loans Only)

Generally, your loan must be secured by a registered mortgage over residential property. In some circumstances, other forms of security may be considered - contact QBANK for more information. If you would like to offer more than one security for your loan, please provide details for each property.

Security Property 1

Name(s) on Title

Property Zoning

Residential Rural residential Other

Property address 1

Unit number Street Number

Street name

Suburb/Town

State/Territory Postcode

Lot no. RP or SP

Estimated value \$

Will you live in the property? Yes No

Name of person the valuer can contact to gain access to the above property

Security Property 2 (if applicable)

Name(s) on Title

Property Zoning

Residential Rural residential Other

Property address 1

Unit number Street Number

Street name

Suburb/Town

State/Territory Postcode

Lot no. RP or SP

Estimated value \$

Will you live in the property? Yes No

Name of person the valuer can contact to gain access to the above property

Your Solicitor

Buying a property? Please provide contact details for your solicitor.

Business name

Contact person

Phone

Area	Number
<input type="text"/>	<input type="text"/>

Fax

<input type="text"/>	<input type="text"/>
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Unit number Street number

Street name

Suburb/Town

State/Territory Postcode

Email address

Consumer Credit Insurance

Consumer Credit Insurance (CCI) is an optional insurance policy which, in the event of incapacity through accident, illness and/or unemployment, covers your loan repayments (conditions apply).

The premium can be added to the loan or paid separately.

Please note that CCI is not available for QBANK Blue Cards or QBANK Overdraft Facilities.

- Yes - I would like CCI or wish to be provided with further information regarding CCI in relation to this loan.
- No - I do not wish to take up this insurance cover. I understand the potential impact of this decision should I become disabled, unemployed or pass away before this loan is repaid.

Redraw (Existing Borrowers only)

Do you have any advance repayments of \$1,000 or more that you would like to keep available for future redraws? Yes No

If you answered 'Yes', QBANK will drawback these funds before preparation of the loan contract.

Please nominate the savings account to which the advance repayments are to be transferred: Member No.

It will be your responsibility to transfer all or part of these funds back to your loan account after funding.

Tell Us About You (All Applicants To Complete)

Applicant 1

Title Surname

Given names

Date of birth

Are you already a QBANK member?

Yes, membership no.

No, please contact QBANK

Drivers licence

State of issue Number

Relationship status Single Married De facto

Permanent Australian resident Yes No

Current housing situation Own home outright

Buying home/mortgaged Renting

Living with parents/boarding Other

Number of dependants Ages

Applicant 2

Title Surname

Given names

Date of birth

Are you already a QBANK member?

Yes, membership no.

No, please contact QBANK

Drivers licence

State of issue Number

Relationship status Single Married De facto

Permanent Australian resident Yes No

Current housing situation Own home outright

Buying home/mortgaged Renting

Living with parents/boarding Other

Number of dependants Ages

Residential Address

Unit number Street number

Street name

Suburb/Town

State/Territory Postcode

Country

Time at this address YY MM

Residential Address

Unit number Street number

Street name

Suburb/Town

State/Territory Postcode

Country

Time at this address YY MM

Mailing Address

Same as residential

Postcode

Mailing Address

Same as residential

Postcode

Previous Address (if current less than 3 years)

Postcode

Time at this address YY MM

Previous Address (if current less than 3 years)

Postcode

Time at this address YY MM

Contact Details

Please specify at least one phone number

	Country	Area	Number
Home	<input type="text"/>	<input type="text"/>	<input type="text"/>
Work	<input type="text"/>	<input type="text"/>	<input type="text"/>
Mobile	<input type="text"/>	<input type="text"/>	

I consent to the receipt of all QBANK statements and notices via online banking and agree to check these statements?

Yes No

Email

Contact Details

Please specify at least one phone number

	Country	Area	Number
Home	<input type="text"/>	<input type="text"/>	<input type="text"/>
Work	<input type="text"/>	<input type="text"/>	<input type="text"/>
Mobile	<input type="text"/>	<input type="text"/>	

I consent to the receipt of all QBANK statements and notices via online banking and agree to check these statements?

Yes No

Email

Tell Us About Your Work (For All Applicants To Complete)

Applicant 1

Employment Details

Name of current employer / business

Type of Employment

Full time Part time Casual Retired Self employed

Contract Other (specify)

Current Employment Details

Occupation and title/rank (if applicable)

Unit number Street number

Street name

Suburb/Town

State/Territory Postcode

Work Country Area Number

Commencement date

Do you have any planned leave? Yes

If yes, starting date leave duration

Applicant 2

Employment Details

Name of current employer / business

Type of Employment

Full time Part time Casual Retired Self employed

Contract Other (specify)

Current Employment Details

Occupation and title/rank (if applicable)

Unit number Street number

Street name

Suburb/Town

State/Territory Postcode

Work Country Area Number

Commencement date

Do you have any planned leave? Yes

If yes, starting date leave duration

Previous Employment Details

Previous employer/business (If current < 3 years)

Start date End date

Previous position held

Previous employer address

Phone Country Area Number

Previous Employment Details

Previous employer/business (If current < 3 years)

Start date End date

Previous position held

Previous employer address

Phone Country Area Number

Alternate Contact - Nearest Relative Not Living With You

Title Surname First name Relationship Phone number

Residential address

Alternate Contact - Person Not Living With You

Title Surname First name Relationship Phone number

Residential address

Tell Us About Your Financial Position (For All Applicants To Complete)

If joint applicants are partners, you may combine assets, liabilities and expenses but base salary details must be specified separately.

Statement of Financial Position

Assets	Description	Balance / value			
Home - address	<input style="width: 95%;" type="text"/>	\$ <input style="width: 95%;" type="text"/>			
Other property/land - address	<input style="width: 95%;" type="text"/>	\$ <input style="width: 95%;" type="text"/>			
Motor vehicle 1	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%; border: 1px solid black;"><input style="width: 95%;" type="text" value="Year"/></td> <td style="width: 30%; border: 1px solid black;"><input style="width: 95%;" type="text" value="Make"/></td> <td style="width: 40%; border: 1px solid black;"><input style="width: 95%;" type="text" value="Model"/></td> </tr> </table>	<input style="width: 95%;" type="text" value="Year"/>	<input style="width: 95%;" type="text" value="Make"/>	<input style="width: 95%;" type="text" value="Model"/>	\$ <input style="width: 95%;" type="text"/>
<input style="width: 95%;" type="text" value="Year"/>	<input style="width: 95%;" type="text" value="Make"/>	<input style="width: 95%;" type="text" value="Model"/>			
Motor vehicle 2	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%; border: 1px solid black;"><input style="width: 95%;" type="text" value="Year"/></td> <td style="width: 30%; border: 1px solid black;"><input style="width: 95%;" type="text" value="Make"/></td> <td style="width: 40%; border: 1px solid black;"><input style="width: 95%;" type="text" value="Model"/></td> </tr> </table>	<input style="width: 95%;" type="text" value="Year"/>	<input style="width: 95%;" type="text" value="Make"/>	<input style="width: 95%;" type="text" value="Model"/>	\$ <input style="width: 95%;" type="text"/>
<input style="width: 95%;" type="text" value="Year"/>	<input style="width: 95%;" type="text" value="Make"/>	<input style="width: 95%;" type="text" value="Model"/>			
Savings/cash	<input style="width: 95%;" type="text"/>	\$ <input style="width: 95%;" type="text"/>			
Superannuation	<input style="width: 95%;" type="text"/>	\$ <input style="width: 95%;" type="text"/>			
Home contents	<input style="width: 95%;" type="text"/>	\$ <input style="width: 95%;" type="text"/>			
Other	<input style="width: 95%;" type="text"/>	\$ <input style="width: 95%;" type="text"/>			
TOTAL ASSETS		\$ <input style="width: 95%;" type="text"/>			

Liabilities	Lender name	Credit limit(s)	Current balance	Fortnightly repayment	Cleared by new loan?
Mortgage(s)	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input type="checkbox"/> Y <input type="checkbox"/> N
Other loan(s)	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input type="checkbox"/> Y <input type="checkbox"/> N
Overdraft(s)	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input type="checkbox"/> Y <input type="checkbox"/> N
Credit/Store cards	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input type="checkbox"/> Y <input type="checkbox"/> N
	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input type="checkbox"/> Y <input type="checkbox"/> N
	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input type="checkbox"/> Y <input type="checkbox"/> N
	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input type="checkbox"/> Y <input type="checkbox"/> N
Hire Purchase/Lease(s)	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input type="checkbox"/> Y <input type="checkbox"/> N
Other	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input type="checkbox"/> Y <input type="checkbox"/> N
TOTAL LIABILITIES		<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	

Income	Description	Gross fortnightly
Salary - Applicant 1	<input style="width: 95%;" type="text"/>	\$ <input style="width: 95%;" type="text"/>
Salary - Applicant 2	<input style="width: 95%;" type="text"/>	\$ <input style="width: 95%;" type="text"/>
Rental income <small>Do not show property outgoings as an expenditure item, as gross rental income is discounted</small>	<input style="width: 95%;" type="text"/>	\$ <input style="width: 95%;" type="text"/>
Investments <small>e.g. Interest or Dividends</small>	<input style="width: 95%;" type="text"/>	\$ <input style="width: 95%;" type="text"/>
Government benefits or pensions	<input style="width: 95%;" type="text"/>	\$ <input style="width: 95%;" type="text"/>
Other e.g. Second job	<input style="width: 95%;" type="text"/>	\$ <input style="width: 95%;" type="text"/>
Other	<input style="width: 95%;" type="text"/>	\$ <input style="width: 95%;" type="text"/>
TOTAL INCOME		\$ <input style="width: 95%;" type="text"/>

Expenditure	Description	Fortnightly
Rent/board	<input style="width: 95%;" type="text"/> <small>Continue after new loan? <input type="checkbox"/> Y <input type="checkbox"/> N</small>	\$ <input style="width: 95%;" type="text"/>
Any other ongoing commitments	<input style="width: 95%;" type="text"/>	\$ <input style="width: 95%;" type="text"/>
All other living expenses <small>i.e. maintenance</small>	<input style="width: 95%;" type="text"/>	\$ <input style="width: 95%;" type="text"/>
TOTAL EXPENSES		\$ <input style="width: 95%;" type="text"/>

Important Additional Authority (Home Loans Only)

Approval of housing loans is granted subject to a satisfactory valuation and title searches being obtained. To expedite your application, valuation and title searches can be ordered immediately after your application is assessed.

In consideration of QBANK agreeing to assess our application, or approving our loan application, I/we agree to reimburse QBANK for all search fees, legal fees and valuation fees incurred in relation to this application. If rejected, or if approved but not proceeded with for any reason whatsoever, I/we authorise QBANK to debit the following account for such costs:

I/We also authorise the QBANK to debit any additional monies required for settlement, in excess of the loan amount from my/our account.

BSB: ACCOUNT NUMBER:
ACCOUNT NAME:

Signature of Applicant/s

By signing this application, you acknowledge having read and understood the permission to obtain and disclose information. You authorise the persons and organisations named above to give and obtain the information in the ways specified above until the credit is repaid in full.

Applicant 1

Signature

Date

Applicant 2

Signature

Date

How did you hear about the personal loan/overdraft you are applying for?

- QBANK journal QBANK website Industry journal Referral Member Relations Consultant
 Seminars Existing borrower Mailout/outbound call Other

Documentation to be Supplied Prior to Your Loan Being Approved

The following information (where appropriate) must be supplied when lodging your home loan application:

- **Permanent employees:** Two current pay slips that are no less than one month old. If this is a joint loan or if two incomes are required to support the loan, evidence of both incomes is required.
- **Casual employees:** A letter from your employer(s) on a company letterhead confirming the length of your employment(s) and current salary(ies).
- **Self employed:** If the first or joint borrower is self employed, a letter from your accountant, showing a profit and loss statement for the past six months, and copies of your previous two years' personal and company tax returns(s).
- **Full evidence of secondary income must be supplied**
If additional income is required to support the loan you must supply evidence. For evidence of rental income a letter from a real estate agent confirming the rental income or a copy of your latest rental account statement is required. Income from properties used for primary production cannot be taken into account.

Evidence of assets and liabilities

- Most recent loan and credit card statements
- Current paid council rates and utilities notices (ie: water).

Refinancing or consolidating debts

- Where the purpose of the loan is to consolidate existing debts, current statements must be supplied
- For refinancing, copies of your mortgage statements for the last six months and your current council rates, water rates and house insurance are required
- Find out how much you need to borrow by getting your current payout figures from your financial institution. You must continue to make your loan repayments until your loan has been settled.

Banking records

Where your pay is paid into an account outside QBANK you will need to provide the most recent 3 months account statements for that account.

Deposit

Evidence of your savings for your deposits (e.g. statements from the past six months) must be supplied. If using a gift to assist your purchase, a Statutory Declaration from the donor must be supplied.

Have you completed the checklist on the following page? ►►►

Checklist

Have ALL relevant questions been answered?

Yes No

Have all borrowers completed the income section on page 5 to support this loan?

Yes No

Has the evidence of total income been attached to this page as detailed in the documentation to be supplied above?

Yes No

Once you have answered YES to all the above please forward this application:

By Mail: QBANK PO Box 13003 George Street Qld 4003

By Fax: (07) 3211 3683

In Person: At QBANK. Level 1, 231 North Quay, Brisbane QLD 4000.

By Email: info@qbank.com.au

For further information call 13 77 28

Business Use Declaration

NATIONAL CONSUMER CREDIT PROTECTION REGULATIONS 2010 REG 67

I/We declare that the credit to be provided to me/us by the credit provider is to be applied wholly or predominantly for:

- business purposes; or
- investment purposes other than investment in residential property.

IMPORTANT

You should only sign this declaration if this loan is wholly or predominantly for:

- business purposes; or
- investment purposes other than investment in residential property.

By signing this declaration you may lose your protection under the National Credit Code

Applicant 1-Name of the person making declaration (please print) **Applicant 2**-Name of the person making declaration (please print)

Signature

Date

Signature

Date

What Information Can Be Disclosed?

The Privacy Act allows QPCU Limited T/A QBANK ('we', 'us', 'our') and other applicable persons to disclose personal information about you when related to the primary purpose for which it was collected. To provide credit and other banking and financial services to you, personal information we may collect may include:

- details to identify you and verify your identity, such as your name and date of birth
- current and previous addresses
- your current and last known employer
- your driver licence number.

It may also include credit information, such as:

- 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, repayment history and payments overdue for at least 60 days and for which collection action has started
- cheques for more than \$100 drawn by you which have been dishonoured more than once
- 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
- other information about credit standing, worthiness, history or capacity that credit providers (as defined below) 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 the purposes for collecting it.

Who Can Give or Obtain Information?

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

- our service providers, 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, e.g., lawyer, mortgage broker, financial advisor or attorney, as authorised by you
- government and regulatory authorities, if required or authorised by law.

In addition, we and the Credit Providers (as defined below) may:

- obtain a commercial and consumer credit report containing information about you from a credit reporting body
- exchange credit information about you with each other
- 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 Provider' can mean:

- us
- our related companies
- any introducer, dealer or broker referred to in a loan application
- any agent or contractor of ours assisting in processing a loan application
- other entities that may be involved in a securitisation arrangement which we use to fund your loan and any loan originator.

Important Information About Credit Reporting Bodies

If you apply for any kind of credit, we may disclose information to a credit reporting body. Specifically, we may disclose information to or collect information from Veda Advantage, whose privacy policy is at www.veda.com.au, and Experian Credit Services Australia, whose privacy policy is at www.experian.com.au.

'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, please contact the credit reporting body using the contact details on their websites.

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.

When Can Information Be Obtained, Used or Disclosed?

Your personal information can be obtained, used or disclosed by the Credit Providers before, during or after the provision of our products and services to you, and for 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
- allowing a credit reporting body to create credit information about you
- if you are in default under a credit agreement, notifying, and exchanging information with, other credit providers and collection agents.

Overseas Disclosures

We have taken measures to prevent the disclosure of your personal information overseas. 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 document.

Disclosure To Insurers and Guarantors

Lenders' Mortgage Insurers

If we provide credit to you, a lenders' mortgage insurer may obtain a consumer credit report 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.

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.

Security, Privacy Policy, and Marketing Preferences

Security

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

Privacy Policy

Our Privacy Policy, available at qbank.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 Privacy (Credit Reporting) Code, and how we will deal with your complaint.

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 (where you have provided us with your consent).

Contact us

Privacy Officer

Our Privacy Officer's contact details are:

Address: PO Box 13003, George Street, Queensland 4003

Telephone: 13 77 28

Email: privacy@qbank.com.au

