

Consumer Loan and Overdraft
Application Form
Dnister Ukrainian Credit Co-operative



Dnister Ukrainian Credit Co-operative

Head Office : 912 Mt Alexander Road (PO Box 279) Essendon VIC 3040 (03) 9375 1222

Adelaide Branch : 62 Ormond Street (PO Box 260) Hindmarsh SA 5007 (08) 8346 6174

Geelong Branch : 3/29-35 Milton Street Bell Park VIC 3215 (03) 5278 5950

Perth Agency : PO Box 154 Maylands WA 6051

www.dnister.com.au | loans@dnister.com.au



Consumer Loan and Overdraft Application Form

PART 1 - Details

<input type="checkbox"/> Applicant (1)	<input type="checkbox"/> Guarantor (1)	Member Number	<input type="checkbox"/> Applicant (2)	<input type="checkbox"/> Guarantor (2)	Member Number
Full Name		<input type="text"/>	Full Name		<input type="text"/>
<input type="text"/>			<input type="text"/>		
Do you wish to combine an existing loan?					<input type="checkbox"/> No <input type="checkbox"/> Yes

PART 2 - New Loan Purpose

What is the purpose of the loan and what are your requirements and / or objectives?

Please indicate the intended purpose of the loan :

Amount required :

Consider loan features (loan type, loan term and reasons)

<input type="checkbox"/> Purchase home (owner occupied)	\$	<input type="text"/>
<input type="checkbox"/> Refinance home or personal loan (owner occupied)	\$	<input type="text"/>
<input type="checkbox"/> Construct home (owner occupied)	\$	<input type="text"/>
<input type="checkbox"/> Home Improvements and renovations	\$	<input type="text"/>
<input type="checkbox"/> Personal Loan	\$	<input type="text"/>
<input type="checkbox"/> Purchase of an investment property	\$	<input type="text"/>
<input type="checkbox"/> Refinancing an investment loan	\$	<input type="text"/>
<input type="checkbox"/> Construct an investment property	\$	<input type="text"/>
<input type="checkbox"/> Other investments - (i.e. purchase of shares)	\$	<input type="text"/>
<input type="checkbox"/> Commercial loan	\$	<input type="text"/>
AMOUNT OF YOUR EXSISTING LOAN	\$	<input type="text"/>
TOTAL LOAN AMOUNT	\$	<input type="text"/>

Loan Term years months

PART 3 - Checklist

Evidence of income

- For full time, part time and casual employees, your two most recent payslips
- For all other income, e.g. dividends, your most recent Tax Return and Notice of Assessment
- For rental income, evidence by way of lease agreement or Real Estate Statement
- For self-employed applicants, your financial statements, Tax Returns and Notices of Assessment for the 2 most recent financial years

Evidence of assets and liabilities

- Your most recent rates notice for property that you own detailing the capital improved value
- Your previous six months transaction account statements (for accounts not held with Dnister)
- Details of your personal/home/vehicle insurance
- Details of your superannuation
- If refinancing from another financial institution, a minimum of your previous six months loan transaction statements.
- Your most recent credit/store card statements

If purchasing a property

- Copy of Contract of Sale for the property

If building a property complete PART 7 - Constructions of this application

- Completed Part 7 of this application

PART 2 - applicant or guarantor personal details

Applicant personal details

Full Name

Date of Birth (DD/MM/YYYY)

 / /

Male Female

Country of Birth

Mother's maiden name

Driver's licence number

Home Phone Number

Work Phone Number

Mobile Number

Fax Number

Email address

 @

Current residential address

Unit Number

Street Number

Address

Suburb

State

Postcode

No of years at current residential address

years

Mailing Address

As above OR

Suburb

State

Postcode

Previous Residential Addresses (if less than 3 years at current address)

Unit Number

Street Number

Address

Suburb

State

Postcode

Residential Status

Owner Renting Boarding Paying Mortgage Other

Unit Number

Street Number

Address

Suburb

State

Postcode

Residential Status

Owner Renting Boarding Paying Mortgage Other

Applicant personal details

Full Name

Date of Birth (DD/MM/YYYY)

 / /

Male Female

Country of Birth

Mother's maiden name

Driver's licence number

Home Phone Number

Work Phone Number

Mobile Number

Fax Number

Email address

 @

Current residential address

Unit Number

Street Number

Address

Suburb

State

Postcode

No of years at current residential address

years

Mailing Address

As above OR

Suburb

State

Postcode

Previous Residential Address (if less than 3 years at current address)

Unit Number

Street Number

Address

Suburb

State

Postcode

Residential Status

Owner Renting Boarding Paying Mortgage Other

Unit Number

Street Number

Address

Suburb

State

Postcode

Residential Status

Owner Renting Boarding Paying Mortgage Other

PART 3 - Loan Type

Please select your Loan Type

Premier Home Loan
 Low Rate Home Loan
 Standard Variable Home Loan (No features available)
 Premier Personal Loan (Secured)
 Personal Loan (Unsecured)
 Interest Only Loan
 Equity Access Facility
 Personal Overdraft
 Please attach the overdraft facility to :
 Account No: SAV

Please select your Loan Features

Variable Interest Rate
 Fixed Term
 Repayments - Principle and Interest
 Repayments - Interest Only
 100% Offset Account
 Redraw Facility
 Redraw Facility
 CueCard / Eftpos Facility
 Cheque Book Facility

1 year
 2 years
 3 years
 4 years
 5 years

PART 4 - Employment and Marital Status

Marital Status

Married De facto Single

Number of dependents

Employment

Salary Student Social Benefits
 Self-employed Unemployed Home Duties
 Other

Employment Category

Full-time Part-time Casual/Temp

Employer

Position
 Industry
 Employer Address
 Suburb State Postcode
 Phone Number

Number of years with current employer
 If less than 3 years at current employer, details of previous employer

Previous Employment

Previous Employer
 Previous Position
 Previous Industry
 Previous Employer Address
 Suburb State Postcode
 Phone Number

I understand that Dnister is required to confirm my employment details, accordingly I give my permission.

Marital Status

Married De facto Single

Number of dependents

Employment

Salary Student Social Benefits
 Self-employed Unemployed Home Duties
 Other

Employment Category

Full-time Part-time Casual/Temp

Employer

Position
 Industry
 Employer Address
 Suburb State Postcode
 Phone Number

Number of years with current employer
 If less than 3 years at current employer, details of previous employer

Previous Employment

Previous Employer
 Previous Position
 Previous Industry
 Previous Employer Address
 Suburb State Postcode
 Phone Number

I understand that Dnister is required to confirm my employment details, accordingly I give my permission.

PART 5.1 - Assets (What you own)

Home and Investment Properties

Owner	Address		Present Value(\$)
<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	\$ <input type="text"/>

Motor Vehicle(s)

Registered to	Make / Model / Year	Present Value(\$)
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>

Savings

Account Owner	Financial Institution	Current Balance(\$)
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>

Other Assets

Owner	Description	Present Value(\$)
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>

TOTAL (ASSETS) VALUE OF WHAT YOU OWN

\$

Sundry Assets (not be included in above Asset Table)

Home Contents (Insured value)

\$

Superannuation (Estimated current payout)

\$

Goodwill of Business (Estimated value)

\$

PART 5.2 - Liabilities (What you owe)

Home and Investment Loan(s)

Borrower(s)	Financial institution and type of loan	Current Owing (\$)
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>

Credit / Store Cards

Borrower(s)	Financial Institution and type of card	Limit	
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>

Personal Loans or other debts and liabilities

Borrower(s)	Debt or loan detail(s) including Financial institution if applicable	
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<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 (LIABILITIES) VALUE OF WHAT YOU OWE

\$

PART 6 - Security

Please provide details of security offered (attach purchase contract if applicable and details of solicitor handling the purchase)

Property (1) Owner(s)

Address

Suburb State Postcode

Occupants of property (1) Estimated security value (\$)

Self Tenants \$

Property (2) Owner(s)

Address

Suburb State Postcode

Occupants of property (2) Estimated security value (\$)

Self Tenants \$

Property (3) Owner(s)

Address

Suburb State Postcode

Occupants of property (3) Estimated security value (\$)

Self Tenants \$

Property (4) Owner(s)

Address

Suburb State Postcode

Occupants of property (4) Estimated security value (\$)

Self Tenants \$

If you intend to offer a motor vehicle as security for a loan, it is important that you provide the following details. You will also need to provide a copy of the current insurance policy and proof of ownership.

Motor Vehicle (1)

Make Model Year

Registration No Engine No

Purchase Price \$

Motor Vehicle (2)

Make Model Year

Registration No Engine No

Purchase Price \$

Other security offered

PART 7 - Constructions

Only complete this section if this application is for a construction / new building.

Construction Address Estimated Completion Date / /

New Home Home Extension Total Cost of Construction \$

The following documents are required for construction of a new house and may be required for a home extension:

Registered builder

- Plans and specifications (building permit, council approval plan)
- Signed fixed price building contract
- Copy of builders insurance - to be provided prior to funding

Owner builder / subcontractor

- Plans and specifications (building permit, council approval plan)
- Building and indemnity insurance
- Quotations and estimates
- Work timing schedule
- Soil test and quantity survey
- Expenditure budget

Solicitor's / Conveyancer's details

Name of Firm

Address

Telephone Fax

Contact name

Suburb State Postcode

Email @

PART 8 - Monthly Budget

INCOME (A) - MONTHLY

Monthly NET Salary

Applicant or Guarantor (1) \$

Applicant or Guarantor (2) \$

Current monthly rental income

Gross Monthly \$

Less Monthly Expenses \$

Net Rental Income \$

Proposed rental income

\$

Less Monthly Expenses \$

Net Rental Income \$

Other income (i.e. dividends, interest, govt, allowances)

\$

\$

TOTAL (A) \$

REPAYMENTS / EXPENSE (B) - MONTHLY

This column is used to calculate your new monthly expenses post funding of your loan.

	Current	
	monthly repayment	New* monthly repayment
Home / Investment	\$ <input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Credit / Store cards	\$ <input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Other debts	\$ <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 (B)	\$ <input type="text"/>	\$ <input type="text"/>

PART 9 - Funding Table

TO BE COMPLETED BY DNISTER

Estimated Funds Required

Purchase, Contract Price or Estimate \$

Payout other Loans (inc. all payout fees) \$

LMI Premium (if applicable) \$

Your Legal Costs (e.g. your solicitor fees)* \$

Other Costs (e.g. rates, CCI insurance) \$

Other \$

TOTAL FUNDS REQUIRED (A) \$

Funds in Hand

This Loan Amount \$

Net Proceeds from Previous Settlement \$

Cash / Savings \$

Deposit Paid \$

Govt. Assistance (eg FHOG) \$

Other (e.g. gift) \$

TOTAL FUNDS AVAILABLE (B) \$

SURPLUS FUNDS (B minus A) \$

* As a guide, adopt 5% of purchase price

EXPENSES (C) - MONTHLY

Monthly Rent \$ \$

School Fees / Childcare \$ \$

Insurance House / Contents \$ \$

Insurance Vehicle(s) \$ \$

Health Insurance \$ \$

Telecommunication / internet \$ \$

Utilities (Gas, Electricity) \$ \$

Groceries \$ \$

Entertainment \$ \$

Other \$ \$

Other \$ \$

Other \$ \$

Other \$ \$

TOTAL (C) \$ \$

TOTAL USABLE FUNDS = A - (B + C)

TOTAL (A) minus \$ \$

TOTAL (B) plus \$ \$

TOTAL (C) \$ \$

TOTAL USABLE FUNDS \$ \$

PART 9 - Repayment Options

Please indicate which method you would like to use to make your loan repayments :

Payroll deduction

Periodical payment from my Dnister account - SAV

Periodical payment start date :

Monthly
 Fortnightly
 Weekly

PART 10 - Redraw Declaration

We instruct Dnister to alter the number of borrowers required to authorise / complete redraw transactions on our loan accounts effective from settlement date to :

Either to sign Other

Both to sign

PART 11 - Nomination to Receive Notices

(insert full name of borrower) is nominated to receive notices and other documents under the National Credit Code on behalf of me/all of us. If you do not wish to nominate please leave blank.

IMPORTANT: Each debtor/mortgagor/guarantor is entitled to receive a copy of any notice or other document under the National Credit Code. By signing this form, you are giving up the right to be provided with information direct from Dnister Ukrainian Credit Co-operative. Any person who has signed this application can advise Dnister at any time in writing that they wish to cancel any nomination provided.

PART 10 - Credit Protection and General Insurance

Credit Protection Insurance and Disclaimer

We offer full loan protection cover for all loan types. For an affordable amount added to your monthly repayment, you can be protected for Death, Disability (or Accident & Sickness) and Involuntary Unemployment or a combination of the three.

Yes, we would like more information on Loan Protection cover, and understand, acknowledge and declare that if we decide not to proceed that;

No, we would not like to take advantage of Loan Protection cover and we acknowledge and declare that;

- a) the institution's representative has discussed the benefits of Credit Protection with us.
b) if we are unable to meet the financial contract obligations due to accident, sickness, injury, disability or involuntary unemployment, we are still liable for meeting the financial obligations of this contract.
c) in the event of death, we acknowledge that it will be the estate's responsibility to repay the loan.

General Insurance

We offer a range of general insurance products. Would you like more information on this service?

Home and Contents Car Boat Caravan

PART 11 - Financial Planning

Dnister utilises the services of Bridges Financial Services Pty Ltd to provide members with Financial Advice.

A consultation may be arranged with a local Bridges planner. Would you like Dnister to arrange an appointment? Yes No

PART 12 - Other Products and Services

Dnister provides a wide range of banking products and services for its members. Please indicate if you are interested in obtaining additional information in relation to some of these attractive services.

High Interest Online Savings Accounts ATM and EFTPOS Account
 Internet and Phone Banking Community Saver
 Fixed Term Deposit Products

PART 13 - Additional Information

Have any applicant ever been declared Bankrupt or had a Court Order made against you for non payment of a debt? No Yes

Are there any unsatisfied judgements / legal action against any applicant? No Yes

Have any applicant(s) entered into a Scheme of Arrangement for debt repayment? No Yes

Have any applicant(s) had property repossessed? No Yes

Are any applicant(s) or guarantor(s) a guarantor for another person's loan / debt? No Yes

If you answered YES to any of the above please provide details below:

PART 14 - Business Purpose Declaration

Is the purpose of the loan wholly or predominantly for personal, domestic or household use or for investment in residential property?

Yes (Regulated Loan - Skip Declaration) No

IMPORTANT : I/we declare that the credit to be provided to me/us by Dnister is to be applied wholly or predominately for business purposes or investment purposes other than investment in residential property. I/we understand that by signing this declaration I/we may lose my/our protection under the National Credit Act.

Applicant or Guarantor (1)

Full Name

Signature Date

Applicant or Guarantor (2)

Full Name

Signature Date

PART 15 - Privacy and Disclosure

Privacy and Disclosure

This statement must be read by each applicant and by each individual who signs this Application Form (for example, a guarantor or nominated account signatory). By signing this Application Form you agree to the terms of this statement.

This statement explains how Dnister collect, use and disclose personal information. Personal information is information about and which identifies individuals, including, for example, an individual who is an applicant and an individual who may simply be referred to in the application (such as a referee, guarantor or nominated account signatory). It includes information obtained from any source and, in respect of individual loan applicants and guarantors (if any), includes anything about credit worthiness, standing, history and capacity which, under or in accordance with the Privacy Act 1988, may lawfully be exchanged.

We will not use or disclose information collected about you otherwise than for a purpose set out in this statement, a purpose you would reasonably expect, a purpose required or authorised by law, or a purpose otherwise disclosed to, or authorised by, you.

1. Purposes for which we collect and use personal information

(a) You agree that personal information about you which may at any time be provided to us in connection with the facility for which application is made may be held and used by us to assess and process the application, to establish, provide and administer the facility and to execute your instructions.

(b) You agree that, in assessing an application for credit or, if relevant, in assessing whether to accept you as a guarantor, we may seek and obtain personal information about you from a credit reporting agency or another financial institution and may give personal information about you to another financial institution.

(c) You also agree that we may hold and use personal information about you, which may at any time be provided to us in connection with the facility for which this application is made, for the purposes (as relevant) of:

- considering any other application you may make to us;
- complying with legislative and regulatory requirements;
- performing administrative functions, including accounting, risk management, record keeping, archiving, systems development, credit scoring and staff training;
- managing our rights and obligations in relation to external payment systems;
- conducting market or customer satisfaction research;
- developing, establishing and administering alliances and other arrangements (including rewards programs) with other organisations in relation to the promotion, administration and use of our respective products and services;
- developing and identifying products and services that may interest you; and
- (unless you ask us not to) providing you with information about other products and services

(d) If the facility for which your application is made is regulated under the Anti-Money Laundering and Counter Terrorism Financing Act 2006, the collection by us of some information to verify your identity and address is required by that Act. Otherwise, the collection of information about you is not required by law, but without it, we may not be able to provide you with the facility for which you apply.

(e) Where personal information which we collect about you is sensitive information (such as information about health status, membership of a professional or trade association or a criminal record), you nevertheless consent to its collection by us.

2. Disclosure of personal information

You agree that we may collect personal information about you from, and disclose it to, the following, as appropriate, even if the disclosure is to an organisation overseas which is not subject to privacy obligations equivalent to those which apply to us:

- credit reporting agencies;
- other financial institutions;
- our agents, contractors and external advisers whom we engage from time to time to carry out, or advise on, our functions and activities;
- mortgage insurers used by us and reinsurers of any such mortgage insurer;
- your agents and contractors, including your finance broker, legal adviser, financial adviser, builder and settlement agent;
- your executor, administrator, trustee, guardian or attorney;
- your referees, including your employer;
- regulatory bodies, government agencies, law enforcement bodies and courts;
- any person who introduces you to us;
- other organisations (including Cuscal Limited) with whom we have alliances or arrangements (including rewards programs) for the purpose of promoting our respective products and services (and any agents used by us and our business);
- anyone supplying goods or services to you in connection with a rewards program associated with the facility;
- debt collecting agencies;
- external payment systems operators;
- your and our insurers or prospective insurers and their underwriters;
- your guarantors and prospective guarantors;
- an organisation proposing to fund the acquisition of or acquire, any interest in any obligation you may owe us (whether under a loan, guarantee or security), that organisation's agents, persons involved in assessing the risks and funding of the acquisition and, after acquisition, the purchaser and any manager.

3. 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 or a person to whom a payment is to be directed), you are authorised to do so and you agree to inform that person who we are, that we will use and disclose their personal information for the purposes set out in paragraph 1 above, and that they can gain access to that information.

4. Access to your personal information and contacting us

(a) Subject to the provisions of the Privacy Act 1988, you may access personal information which we hold about you at any time by asking us. We may charge you a fee for accessing your personal information.

You will be advised at the time of your application for access of the applicable fee.

(b) Notwithstanding anything else in this statement, you may, at any time, tell us that you do not wish to receive any direct marketing communication and/or not to disclose your information to any other organisation (including related bodies corporate) for their marketing purposes. You may do this by using the process set out in our Privacy Policy which can be obtained by calling us.

PART 16 - Declaration

1. I/we make application for a loan / overdraft in the amount / for the limit set forth in this application form. I/we acknowledge that no obligation is imposed upon the credit co-operative to approve my/our application.
2. That the information set out in this application is true and correct in every particular and I/we have no financial commitments, debts, liabilities, or financial obligations other than those disclosed above to the extent disclosed above and I am/we are
3. I/we also understand and confirm that I/we have read, understood, agree to and give the acknowledgments, authorities and consents contained in the Privacy Disclosure Statement information section of this application.
4. I/we agree to pay all legal and valuation expenses in connection with processing this loan application irrespective of whether or not the loan is approved.

Applicant or Guarantor (1)

Full Name

Signature Date

Applicant or Guarantor (2)

Full Name

Signature Date

Please forward this **completed and signed application** to Dnister by mail or via the fax number listed. If you have any queries or require further assistance please contact our loans department

BRANCH USE ONLY (to be completed by Dnister personnel)

Based on the information contained in this application and my enquires, I believe the loan meets the applicant's requirements and objectives and they will be able to meet their financial obligations without substantial hardship. I therefore recommend that the loan be assessed as 'not unsuitable'.

Specific Loan Suitability Assessment Comments. (Loan product selected must satisfy the client's requirements and/or objectives. If re-financing, must include financial details and comments about existing loan):

Please include comments here :

Dnister Ukrainian Credit Co-op exposure for this Client/s

This Loan Amount	\$	<input type="text"/>
Other Dnister Loan Amounts	\$	<input type="text"/>
Total Dnister Counterparty Exposure	\$	<input type="text"/>
Security Position for this Application		
Loans secured by this security	\$	<input type="text"/>
Plus Other security	\$	<input type="text"/>
Other Loans Secured by this Security	\$	<input type="text"/>
Total Loans secured by this Security	\$	<input type="text"/>
Security value (#1+#2+#3+#4)	\$	<input type="text"/>
= LVR		<input type="text"/> %
Other Repayment / Income Details		
Total Monthly Income	\$	<input type="text"/>
Total Monthly Commitments	\$	<input type="text"/>
NDI Ratio:		<input type="text"/> :1
= DSR (Debt Servicing Ratio)		<input type="text"/>

LOANS DELEGATIONS POLICY

Exceptions and Mitigants

APPROVAL / FINAL LOAN SUITABILITY ASSESSMENT

- Category A Board
- Category B CEO
- Category C Lending Manager
- Category D Branch Manager
- Category E Lending Officer

APPLICATION RECOMMENDED BY

Staff Full Name

Signature

Date

APPROVAL / FINAL LOAN SUITABILITY ASSESSMENT

Staff Full Name

Signature

Date

Please forward this **completed and signed application** to Dnister by mail or via the fax number listed. If you have any queries or require further assistance please contact our loans department

PERSONAL NOTES

YOUR LOANS REPRESENTATIVE

Once completed, please return this form with relevant documentation to your Loans representative or by submitting your application as per below.

Dnister Ukrainian Credit Co-operative

Head Office : 912 Mt Alexander Road (PO Box 279) Essendon VIC 3040 (03) 9375 1222

Adelaide Branch : 62 Ormond Street (PO Box 260) Hindmarsh SA 5007 (08) 8346 6174

Geelong Branch : 3/29-35 Milton Street Bell Park VIC 3215 (03) 5278 5950

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