

State of Financial Position

Member Name Member Number(s)
 Relationship to Borrower(s)

Personal Details

Title Surname Given Name(s)

Postal Address

Unit/Floor/Street No. Street Suburb/Town State Postcode

Residential Address

Unit/Floor/Street No. Street Suburb/Town State Postcode

Date commenced living at this address Home ownership status (please tick)
 Owner Buying Renting Boarding Living with parents

Previous address (if at current address for less than 3 years)

Home Phone No. Work Phone No. Mobile Phone No.

Email address Drivers Licence Number Date of Birth

Name of Spouse Spouse's Member Number (if applicable) Date of Birth

Drivers Licence Number Spouse's Employer Period of Employment

Name of nearest relative not living with you Relationship Telephone

Address

Employment Details

Occupation (if self-employed, nature of business) Employment status (please tick)
 Full-time Part-time Casual Self-Employed

Employer Period of Employment with Current Employer years months

Previous Employer, and Period of Employment (if current is less than 3 years)

Current Financial Commitments

	Full Name of Company	Fortnightly Payment	Balance Owning
Home Mortgage / Rent / Board		\$	\$
Second Mortgage		\$	\$
Car Loan		\$	\$
Personal Loans		\$	\$
Personal Loans		\$	\$
Retail Credit Accounts		\$	\$
Bank Loan		\$	\$
Credit Card		\$	\$
Credit Card		\$	\$
Credit Card		\$	\$
	TOTAL	\$	\$

Current Assets

DESCRIPTION	VALUE
Property located at	\$
Motor Vehicle	\$
Model / Make	\$
Savings (Bank)	\$
Savings (Bank, Building Society etc.)	\$
Other Assets:	\$

Do you have any application for a loan with (please tick):

The Bank which has not yet been paid to you?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Are you a Member of any other Bank?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Is your spouse a customer of any other Bank?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Are you now on Sick or Extended Leave?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>

Income Details

INCOME PER FORTNIGHT	SELF	SPOUSE
Net wage after superannuation and tax	\$	\$
Other (details)	\$	\$
Other (details)	\$	\$
Total Income	\$	\$

Privacy Notice

Outline

This Privacy Notice 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
- whether we provide your information to other entities
- the availability of our Privacy Policy
- how we deal with credit information
- 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:

- maintain the Bank's register of members
- confirm or verify your identity
- assess your application for a product or a service
- provide you with membership benefits, services and products or information about those benefits, services and products
- design, manage and price our membership benefits, services and products
- process payments
- maintain PayID registrations through the New Payments Platform addressing service
- provide you with information about services and products from third parties with which we have arrangements
- manage our relationship with you
- conduct market and demographic research in relation to the products and services you and other members acquire from us
- keep track of products or services you view on our website using cookies, if your settings allow it, so that we can send you information and advertising about those products or services
- establish your eligibility and capacity to repay a loan
- contact you to assist you to complete online applications you have started and not submitted. Personal information provided in these applications is destroyed after 90 days
- minimise risks and identify or investigate fraud and other illegal activities
- improve our service to you
- comply with laws, and assist government and law enforcement agencies
- manage our business.

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

- for our register of members under the Corporations Act (2001)
- to verify your identity under relevant legislation

- to assess your capacity to pay a loan under the National Consumer Credit Protection Act (2009).

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 service or product you have applied for.

Providing your information to credit reporting bodies

The credit reporting bodies we disclose information to include Equifax, Illion (Australia) Pty Ltd and Tasmanian Collection Service. If you do not make your repayments when they fall due or commit a serious credit infringement, we may disclose this to those credit reporting bodies. Any information we provide to the above credit reporting bodies will be included in reports provided to credit providers to help them to assess your creditworthiness.

You can ask the above credit reporting bodies 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. You are encouraged to view the privacy policies of these credit reporting bodies on their respective websites. Equifax: www.equifax.com.au/privacy, Illion: www.illion.com.au/privacy-policy, Tasmanian Collection Service: www.tascol.com.au/privacy/.

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 such as:

- entities that verify identity
- clearing, payment and credit card scheme providers
- our third party contractors or agents
- security entities that minimise risks and block suspicious behaviour
- lawyers, conveyancers, accountants, advisers, brokers and agents who represent you
- contractors who do some of our work for us, including 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
- our auditors or insurers
- people who help us process claims – like assessors and investigators
- other banks and financial institutions – for example, if we need to process a claim for mistaken payment
- other people (like cardholders) using the same account
- service providers who we engage to provide service to members.

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 www.borderbank.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 may disclose your information to third parties that are based overseas for processing. These third parties are located in the USA, Canada, Germany, India, New Zealand, the Philippines and the UK. Where we do this, we make sure there are arrangements in place to protect your information.

How to contact us:

- in person at one of our Branches. Visit our website www.borderbank.com.au for a list of Branch locations
- by calling 132 267
- by info@borderbank.com.au
- In writing to 25 Pelican Street, Surry Hills, NSW 2010.

Last updated: 14 January 2019

Declaration

Applicants' Declarations

By signing below, I/we (the applicant/s) confirm that:

- I/we understand that the Bank is the product issuer.
- All statements in my/our application are true, correct, complete and not misleading and I/we realise the Bank is relying on this.
- I/we are not a current bankrupt, discharged bankrupt or have any judgements or legal proceedings against me/us that I/we have not disclosed.
- I am/we are aware that by submitting this information, the Bank will conduct a credit report with credit reporting bodies.
- I/we understand where the Bank incurs costs (such as valuations) in processing my/our application and if the application is rejected or withdrawn, I/we will still have to pay for the costs incurred by the Bank in processing the application and the Bank may debit any account I/we have with the Bank up to the value of the costs for this.
- I/We also acknowledge that this application is not an agreement to lend and, if the Bank does approve my /our application, any loan offer by the Bank is subject to my/our acceptance and to my/our meeting the terms of the loan offer.

Name Signature Date

Authorisation by Applicant(s) for Credit

Agreement to the Bank disclosing a report including a consumer credit report to a potential guarantor.
(Section 18N(1) (bh) of the Privacy Act 1988).

To be completed by each applicant for credit to which the proposed guarantee applies.

I/We agree the Bank may give the proposed guarantor, whose signature is given above, a credit report containing information about me or us. This will be used for the purpose of the prospective guarantor deciding whether to act as a guarantor.

I/We understand that the information disclosed can include anything about my/our credit worthiness, credit standing, credit history or credit capacity that Banks are allowed to disclose under the Privacy Act, and includes a credit report.

I/We declare that the Bank may act upon this authority until it has received my/our written instructions to the contrary.

Signature (1) Date Signature (2) Date