

What are your personal details?

First borrower

Title	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss Other	<input type="text"/>	Member no.	<input type="text"/>	
Given names	<input type="text"/>		Last name	<input type="text"/>	
Date of birth	<input type="text"/>	Driver's licence no.	<input type="text"/>	Expiry	<input type="text"/>
How many people are financially dependent on you?	<input type="text"/>		What are their ages?	<input type="text"/>	
Street no. & name					<input type="text"/>
Suburb	<input type="text"/>	State	<input type="text"/>	Postcode	<input type="text"/>
No of years and months at address	<input type="text"/>	Residential status, do you:	<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Board <input type="checkbox"/> Buying/Mortgage		
Postal address (if different from above)					<input type="text"/>
Suburb	<input type="text"/>	State	<input type="text"/>	Postcode	<input type="text"/>
Previous residential address, if current address is less than 2 years					<input type="text"/>
Suburb	<input type="text"/>	State	<input type="text"/>	Postcode	<input type="text"/>
No of years and months at address	<input type="text"/>	Residential status, do you:	<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Board <input type="checkbox"/> Buying/Mortgage		
Home phone	<input type="text"/>	Work phone	<input type="text"/>	Mobile phone	<input type="text"/>
Email					<input type="text"/>

Second borrower

Title	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss Other	<input type="text"/>	Member no.	<input type="text"/>	
Given names	<input type="text"/>		Last name	<input type="text"/>	
Date of birth	<input type="text"/>	Driver's licence no.	<input type="text"/>	Expiry	<input type="text"/>
How many people are financially dependent on you?	<input type="text"/>		What are their ages?	<input type="text"/>	
Street no. & name					<input type="text"/>
Suburb	<input type="text"/>	State	<input type="text"/>	Postcode	<input type="text"/>
No of years and months at address	<input type="text"/>	Residential status, do you:	<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Board <input type="checkbox"/> Buying/Mortgage		
Postal address (if different from above)					<input type="text"/>
Suburb	<input type="text"/>	State	<input type="text"/>	Postcode	<input type="text"/>
Previous residential address, if current address is less than 2 years					<input type="text"/>
Suburb	<input type="text"/>	State	<input type="text"/>	Postcode	<input type="text"/>
No of years and months at address	<input type="text"/>	Residential status, do you:	<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Board <input type="checkbox"/> Buying/Mortgage		
Home phone	<input type="text"/>	Work phone	<input type="text"/>	Mobile phone	<input type="text"/>
Email					<input type="text"/>

What are your employment details?

First borrower

Name of current employer

Address of current employer

Suburb State Postcode

Employer's phone Length of service - years/months Occupation

Are you: Permanent Temporary Casual

Name of previous employer, if current employer is less than 2 years

Employer's phone Length of service - years/months Occupation

Were you: Permanent Temporary Casual

Are you currently studying or have you completed tertiary studies in the last 2 years? Yes No

Course name Year of completion

Second borrower

Name of current employer

Address of current employer

Suburb State Postcode

Employer's phone Length of service - years/months Occupation

Are you: Permanent Temporary Casual

Name of previous employer, if current employer is less than 2 years

Employer's phone Length of service - years/months Occupation

Were you: Permanent Temporary Casual

Are you currently studying or have you completed tertiary studies in the last 2 years? Yes No

Course name Year of completion

What are your income details?

First borrower

Gross fortnightly salary or wages	\$
Other income (e.g. rental, pension)	
	\$
	\$
Total income	\$

Second borrower

Gross fortnightly salary or wages	\$
Other income (e.g. rental, pension)	
	\$
	\$
Total income	\$

Other information

Does the first or second borrower have any interest in a partnership, property, company or trust?

Yes No If yes, details are

Have you ever been declared bankrupt or had any legal proceeding against you?

Yes No If yes, details are

What is your financial position?

What you own: Assets of both borrowers

Motor vehicle(s) Make	Model	Year	Estimated value
			\$
			\$
Property (address)			Estimated value
			\$
			\$
Furniture/Contents			\$
Shares/Savings/Investments who with?			Balance
			\$
			\$
			\$
			\$
			\$
All other assets			Estimated Value
			\$
			\$

Total assets \$

What you owe: Liabilities of both borrowers

Existing mortgage(s) who with?	Fortnightly repayment	Balance owing
	\$	\$
	\$	\$
Personal loan(s) Who with		
	\$	\$
	\$	\$
Credit Card(s)/Store Card(s) or account(s) Who with	Limit	
		\$
		\$
Overdrafts Who with	Limit	
		\$
		\$
Rent/Board		\$
Superannuation		\$
Child support		\$
My Monthly Expenses (money you spend – do not include loan repayments)		\$ per month
Groceries (including food and toiletries)		\$
Childcare & education (including nannies, public and private education fees)		\$
Medical & health costs (including doctor, dental, optical & pharmaceutical)		\$
Transportation (public transport, motor vehicle costs - fuel, servicing, parking & tolls)		\$
Property (including rates, taxes, levies, body corp & strata fees, repairs, maintenance)		\$
Entertainment & Recreation (including alcohol, tobacco, restaurants, membership fees, pet care, holidays)		\$
Phone, internet, media streaming & pay TV (home & mobile phones, streaming such as Netflix & Stan)		\$
Clothing & personal care (clothing, footwear, cosmetics, personal grooming such as hairdressing)		\$
Insurance (health, life, income protection, home, contents, motor vehicle)		\$
Have either borrower acted as a guarantor for any other loan?		
<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, details are		

Total commitments \$ \$

Acknowledgements, privacy, consent and declarations

- ▶ I declare that I/we are over 18 years of age and the information stated in this Personal loan and RediCredit application is true and correct in every particular.
- ▶ I have never committed any act of bankruptcy or had any judgements or legal proceedings against me/us.
- ▶ I understand that if there is more than one borrower, each borrower is liable to us separately for the balance of the loan as well as together.
- ▶ I authorise Teachers Mutual Bank Limited to make any relevant enquiries into the references mentioned, my/our employer or any other credit provider at any time during the processing of this loan.
- ▶ I authorise Teachers Mutual Bank Limited to discuss the details of my/our loan application with any proposed Guarantor. Refer to the Fees and charges brochure for all details on fees and charges.

Privacy consent – Lending

What sort of personal information do we collect when you apply for credit?

Usually, we collect information such as your name, date of birth and evidence of identity, as well as information about your financial position and your current credit history.

What happens if you do not provide us with information?

If you do not provide us with personal information, we may not be able to provide you with the products and services you are seeking.

What also happens when you apply for credit?

When you apply for credit, then, under the responsible lending obligations in the National Consumer Credit Protection Act, credit providers need to see your credit history and present position in order to assist them in meeting their obligations.

Consequently, we may obtain a credit report about you from a credit reporting body when you apply for credit with us.

What is in a credit report?

A credit report contains information about your credit history. This helps us assess your credit worthiness, credit applications, verify your identity and manage the loan accounts and credit facilities you have with us.

Credit reporting bodies use credit information about individuals to prepare credit reports which may then be made available to credit providers to assist them in assessing individuals' credit worthiness.

What information can we exchange with credit reporting bodies?

The information we exchange includes your identification details, what type of loans you have, how much you've borrowed, whether or not you've met your scheduled payment obligations and if you have committed a serious credit infringement.

We will ask the credit reporting body to provide us with an overall assessment score of your creditworthiness.

The credit reporting bodies we use are:

Equifax Australia Information Services and Solutions Pty Ltd ("Equifax Australia") and illion Pty Ltd (illion)

▶ Equifax Australia can be contacted through their website at: equifax.com.au/contact

▶ illion can be contacted through their website at: www.illion.com.au

You can also download a copy of:

▶ Equifax Australia's privacy policies at their website, equifax.com.au

▶ illion's privacy policies at their website, <http://illion.com.au>

Comprehensive credit reporting

As from 12 March 2014, we can pass to a credit reporting body or bodies (the ones we use are Equifax Australia or illion or both – see above) details of your credit information and history – including credit you have applied for, the amounts you have borrowed, whether or not payments have been made on time and whether you have committed a serious credit infringement.

Pre-screening and restricting disclosure in cases of fraud

Credit providers may ask credit reporting bodies to use their credit-related information to pre-screen you for direct marketing. You can ask a credit reporting body not to do this.

Also, if you've been, or have reason to believe that you have been, are, or likely to become, a victim of fraud (including identity fraud), you can ask the credit reporting body not to use or disclose the credit-related information it holds about you.

To whom do we disclose personal information?

We may exchange information about you with our travel company subsidiary Tertiary Travel Service Pty Limited ABN 28 008 900 981.

The types of people and entities we disclose personal information about you to include:

- ▶ organisations which provide or confirm information to verify your identity
- ▶ contractors for statement production and delivery, card and cheque production
- ▶ brokers, agents and advisers acting for you
- ▶ lenders' mortgage insurers and valuers
- ▶ our auditors, insurers and re-insurers
- ▶ employers or former employers (to verify employment in the case of loan applications)
- ▶ government and law enforcement agencies or regulators
- ▶ credit reporting bodies and other credit providers and
- ▶ organisations that help identify and investigate inappropriate or illegal activity, such as fraud.

Electronic verification of identity

Subject to your consent, we will disclose personal information about you to a credit reporting body in order to verify your identity. We will disclose your name, address and date of birth. We will ask the credit reporting body to prepare and provide us with an assessment as to whether that personal information matches that held in their credit information files. In preparing this assessment, the credit reporting body may use the personal information of other individuals.

The credit reporting body will also submit personal information about you from your identification documents to the Australian Government's Document Verification Service (DVS). The DVS is a national online system that allows personal identifying information about individuals to be compared against government records. Your information will be matched against that held by the relevant government department or agency. You can find out more about the DVS on their website.

If you do not consent to this process, alternative forms of verifying your identity are available on request.

If we are unable to verify your identity with the credit reporting body, you will be provided with a notice to that effect. You may then be asked to provide further evidence of your identity. If we are unable to satisfactorily identify you, we will not be able to admit you to membership or provide you with the services or products you seek.

Our Privacy and Credit Reporting Policy and accessing personal information

Our Privacy and Credit Reporting Policy is available on our website. It contains information about:

- ▶ how we collect, use, hold and disclose your personal information
- ▶ how you can access personal information about you
- ▶ how you can seek correction of that personal information
- ▶ how you may complain if you think we may have breached your privacy
- ▶ how we will deal with your complaint and
- ▶ how we manage credit information

Sending information overseas

Depending on our commercial arrangements, we may disclose personal information about you to business partners with operations overseas or who store personal information overseas (eg providers of lenders' mortgage insurance ("LMI")).

One of our LMI insurers, QBE Lenders' Mortgage Insurance Limited ABN 70 000 511 071, sends personal information to its related companies and service providers in India and the Philippines. For more information on QBE LMI's privacy policy, visit their website, qbelmi.com

How to contact us

If you have any queries regarding privacy, use any of the methods set out below:

Teachers Mutual Bank Limited

Address: 28-38 Powell Street, HOMEBUSH NSW 2140
Phone: 13 12 21
Email: privacy@tmbl.com.au
Post: PO Box 7501, SILVERWATER NSW 2128

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Consent, statements and notices

We prefer to communicate with you electronically in a manner that protects your personal information. We will give you statements of account electronically by making them available for you to view and download in internet banking. We will also give you notices and other communications and documents electronically, for example: by email; by SMS text message; by message or notification in internet banking or in our mobile banking application; by including it in or with a statement of account; by publishing them on our website and notifying you electronically when they are available.

Election to receive **both** statements and notices in **paper form by post**

- You can elect to receive **both** statements of account and notices and other communications and documents we are required to give you in writing in paper form by post by ticking this box. **There is a fee for this additional paper service.**

Unless you tick the above box to elect to receive **both** statements of account and any notices and other communications and documents we are required to give you in writing in paper form, by completing this application you consent to the Bank giving you statements of account, notices and other communications and documents for all your existing deposit accounts and credit contracts, except credit card contracts, and the credit contract you are applying for electronically as set out above **and such documents in paper form by post may no longer be given to you.** You must regularly check your emails, internet banking and other electronic communications channels for notifications or documents from us and promptly notify us of any changes to your contact details, including your email address and phone numbers. You may withdraw this consent and elect to receive both statements of account and any notices and other communications and documents we are required to give you in writing in paper form by post at any time by changing your communication preference in internet banking or contacting us.

I/we nominate the following borrower(s) to receive statements, notices and other documents under the National Credit Code on behalf of me/all of us:

- All borrowers in this application As nominated below

Title <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss Other <input type="text"/>	Date of birth <input type="text"/>
Given names <input type="text"/>	Last name <input type="text"/>

The National Credit Code entitles each of you to receive a copy of all statements, notices and other documents relating to the loan contract above. By signing this nomination you are giving up that right to individually receive information directly from us. This nomination can be cancelled by you at any time by advising Teachers Mutual Bank Limited in writing.

By submitting your application:

1. I confirm that I have read the above Privacy Consent - Lending.
2. I consent to personal information and credit information about me being:
 - a) collected, used, held and disclosed as set out in the Privacy Consent - Lending;
 - b) disclosed to credit reporting body/bodies; and
 - c) disclosed to any guarantor or prospective guarantor of any credit facility I may have or I am applying for with you. (apply to home loan only)
3. I acknowledge and confirm that I am authorised to provide the personal information presented and consent to my information being disclosed to:
 - a) a credit reporting body and
 - b) relevant government record issuers and record holders, for the purposes of verifying my identity.

First borrower

Signature	Date
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Second borrower

Signature	Date
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Office use only

Operator no	<input type="text"/>
Date actioned	<input type="text"/>
Sig verified by	<input type="text"/>

Returning this form

	Teachers Mutual Bank Limited, Reply Paid 7501 Silverwater NSW 2128
	(02) 8887 7603