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personal / car loan / overdraft application

All sections of this application must be completed

Member number _____ or New Member Office use only – Application number _____

Loan Type New car Used car Personal Refinance Overdraft Travel Environment Other _____

Loan amount \$ _____ Term (years) _____ Loan purpose _____

Preferred repayment frequency weekly fortnightly monthly

If vehicle: Purchase price \$ _____ Your contribution (deposit – you will need to supply documentation) \$ _____

If you have an existing loan, do you want the new loan combined with the existing loan? Yes No

Security being offered against the Loan _____

Applicant Details

Title	Surname
Given name(s)	Date of birth
Home #	Business #
Mobile #	Marital status
Current residential address	
Suburb	Postcode
Commencement date at this address / /	
Postal address	
Suburb	Postcode
Is this address: <input type="checkbox"/> owned by you <input type="checkbox"/> owned by you with a mortgage <input type="checkbox"/> rented by you <input type="checkbox"/> do you board	
Previous residential address:	
Suburb	Postcode
Drivers licence #	Expiry date / /
Email address	
Number of dependants	Age of dependants
Name of current employer	
Employer's location	
<input type="checkbox"/> Full-time <input type="checkbox"/> Part-time <input type="checkbox"/> Casual <input type="checkbox"/> Contract	
Occupation	
Commencement date with employer / /	
Previous employer?	
Occupation	Length of service
Previous employers phone number	

Joint Applicant Details

Title	Surname
Given name(s)	Date of birth
Home #	Business #
Mobile #	Marital status
Current residential address	
Suburb	Postcode
Commencement date at this address / /	
Postal address	
Suburb	Postcode
Is this address: <input type="checkbox"/> owned by you <input type="checkbox"/> owned by you with a mortgage <input type="checkbox"/> rented by you <input type="checkbox"/> do you board	
Previous residential address:	
Suburb	Postcode
Drivers licence #	Expiry date / /
Email address	
Number of dependants	Age of dependants
Name of current employer	
Employer's location	
<input type="checkbox"/> Full-time <input type="checkbox"/> Part-time <input type="checkbox"/> Casual <input type="checkbox"/> Contract	
Occupation	
Commencement date with employer / /	
Previous employer?	
Occupation	Length of service
Previous employers phone number	

Income

Applicants are required to provide proof of salary income in the form of two recent payslips. Self employed applicants are required to provide as proof of income, copies of Income Tax Returns and Assessment Notices for the last 2 years. If applicable, proof of alternative income, eg. rental agreements, investment returns, must also be supplied.

Applicant (Net)

w/f/m \$ _____

(Circle frequency/provide amount)

Joint Applicant (Net)

w/f/m \$ _____

Assets (please indicate if not applicable using n/a)

Own house/land at	<input type="checkbox"/> Sole <input type="checkbox"/> Joint	\$ _____
Own house/land at	<input type="checkbox"/> Sole <input type="checkbox"/> Joint	\$ _____
Motor Vehicle make/model/year/price estimate		\$ _____
Motor Vehicle make/model/year/price estimate		\$ _____
Accounts with Big Sky		\$ _____
Accounts with other institutions		\$ _____
Home contents		\$ _____
Other (please specify eg shares, caravan etc)		\$ _____
Total Assets I/We declare that the above assets are owned by the applicants and are not held in a trust for any other entities.		\$ _____

Liabilities (please indicate if not applicable using n/a)

Existing mortgages

	Circle frequency/ provide amount	Balance owing
Institution	w/f/m \$	\$
	w/f/m \$	\$

Personal loans/Overdrafts/Credit cards/Store card (attach additional details if required)

	Circle frequency/ provide amount	Limit \$	Balance owing
Institution	w/f/m \$	\$	\$
	w/f/m \$	\$	\$
	w/f/m \$	\$	\$
	w/f/m \$	\$	\$

Other Liabilities

	Circle frequency/ provide amount	Limit \$	Balance owing
Loan guarantees: Are you a guarantor for another person's loan contract? <input type="checkbox"/> Y <input type="checkbox"/> N	w/f/m	Amount \$	\$
Lease/Hire Purchase Vehicle: To	w/f/m	Amount \$	\$
Child Maintenance: To	w/f/m	Amount \$	
Rent/Board: Landlord's Name	w/f/m	Amount \$	

Total Liabilities

\$

Has any applicant ever been declared bankrupt, had their assets controlled by a trustee or entered into a compromise or arrangement with their creditors? Yes No

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

If yes, please give details.

Referee 1 (2 referees required)

Nearest relative over 18 not living with you

Name	
Address	
Suburb	Postcode
Home #	Business #
Relationship	

Referee 2

Nearest relative over 18 not living with you

Name	
Address	
Suburb	Postcode
Home #	Business #
Relationship	

Declaration of purpose (only complete this section if loan is for business or investment purposes)

You should **not** sign this declaration unless this loan is wholly or predominantly for business or investment purposes. By signing this declaration you may lose your protection under the Consumer Credit Code.

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 or investment purposes (or for both purposes)

Applicant Signature	Date / /
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Joint Applicant Signature	Date / /
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Would you like information about Loan Cover Insurance

Declaration (please read carefully)

I/We hereby solemnly and sincerely declare:

- I/We make application for a mortgage loan in the amount/for the limit set forth in this application form. I/We acknowledge that no obligation is imposed upon bnext to approve my/our application.
- 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/We are aware that our application for a credit card will be assessed by bnext on the basis of the information contained in this application form.
- If bnext suffers a loss as the result of any misleading information, section 144(3) of the Consumer Credit Code allows bnext to recover the amount of the loss.
- I/We understand and confirm that I/We have read, understood, agree to and give the acknowledgments, authorities and consents contained in the Privacy Protection of information section of this application and to notify the referee as required above.

Applicant Signature	Date / /
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Joint Applicant Signature	Date / /
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Please remember, Applicants are required to provide proof of salary income in the form of two original current payslips. Self employed applicants are required to provide as proof of income, copies of Income Tax Returns and Assessment Notices for the last 2 years. If applicable, proof of alternative income, eg. rental agreements, investment returns, must also be supplied.

Privacy Protection Information

bnext collects Personal Information about you

bnext collects personal information about you as specified in this application form, and may also collect personal information about you from a credit reporting agency in order to assess your application for credit and any insurance applied for. bnext may also use that information in order to tell you about other products and services offered.

Disclosure of Personal Information we collect

bnext discloses information collected about you where required to do so under applicable laws, such as taxation and government benefit laws and under cash transaction reporting laws. bnext also discloses information about you to credit reporting agencies (to the extent specified below) and mortgage insurers where applicable. bnext also may engage third party service providers to assist in the provision of products and services to you, and in those circumstances your personal information may be disclosed in confidence. bnext participates in industry sponsored schemes, such as VISA, and may disclose your personal information to other participants in that scheme. Where you have applied for an insurance product as listed on this application bnext discloses the personal information collected from you on the insurance proposal to the insurer specified. Where you request an insurance quote or a referral to a car buying service, your personal details will be disclosed to enable the quote to be given and/or the referral made.

Access to Personal Information we collect

You are entitled to access the personal information that bnext holds about you, except in some limited circumstances outlined in the Privacy Act 1988 (Cth) (the "Act"). You can request access by writing to bnext.

What happens if you do not give us the information required

If you do not provide bnext with the personal information requested, then bnext may be unable to process your application for credit or insurance as the case may be.

National Privacy Principles

bnext has adopted and abides by the National Privacy Principles and bnext Code of Practice. bnext has developed a Privacy Policy which is available on request.

Giving information to a credit reporting agency

You acknowledge that bnext may give certain personal information about you to a credit reporting agency. You acknowledge that you understand that bnext can only give limited kinds of information to a credit reporting agency as set out in the Act, examples of which are:

- identity particulars – this only includes your name, sex, date of birth, current known address, two immediately previous addresses, your current or last known employer, and your driver's licence number;
- the fact that you have applied for credit and the amount;

- the fact that bnext is currently a credit provider to you;
- details of credit provided by bnext where payments are overdue for at least 60 days, and bnext has taken steps to recover all or some of the amounts outstanding;
- advice that payments are no longer overdue;
- cheques for an amount greater than \$100, drawn by you which have been dishonoured more than once;
- our opinion that you have committed a serious credit infringement;
- when the credit provided to you has been discharged

Exchanging information with other credit providers

You agree that bnext may exchange and check personal information about you with any other credit provider named in your credit application, and with other credit providers that may be named in a credit report issued by a credit reporting agency, for any of the following purposes:

- to assess your credit worthiness;
- to assess an application by you for credit;
- to help you avoid defaulting on your credit obligations;
- to notify a default by you;
- the collection of overdue payments.

You acknowledge and understand that this information can include any information about your credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to give to or receive from each other under the Act.

You agree that this information can be provided to any persons or bodies involved in funding the credit you are applying for by means of a securitisation arrangement in order to enable those persons or bodies to perform tasks which are necessary to fund the credit you are applying for (section 18N (1)(b) Privacy Act 1988).

Access to Commercial Credit* Information

For the purpose of assessing your application for credit, you consent to bnext obtaining a report containing information about your commercial activities or commercial credit worthiness, from a business which provides information about the commercial credit worthiness of persons.

Access to Consumer Credit information for a Commercial Credit* application

If your application is for commercial credit, you consent to bnext obtaining from a credit reporting agency a credit report about you containing consumer credit information in order to assess your application for credit. (*as defined in the Act).

Please return completed application to bnext, GPO Box 1801 Melbourne, Vic 3001, your nearest Service Centre or online at bnext.com.au