

# Loan Application Form

## 1. CHECKLIST

**Before you submit your application, please ensure that you have:**

Completed all sections

Signed the Declaration (Section 5)

Attached evidence of all income

For PAYG applicants: 2 recent pay slips

For self employed applicants: 2 years full tax return (Individual and Business), Profit and Loss Statements and Balance Sheet

Rental statements

Attached evidence of all financial commitments:

Mortgage statement, rent receipt/lease, letter from person you pay board to, credit card statements, personal loan statements.

If you have any additional information that will support your application, please attach a letter providing details.

## 2. WHAT ARE YOU APPLYING FOR?

Is this a Top-up application?

No

Yes, Loan Type

Amount of Loan/Overdraft

\$

Term (years)

**Purpose of Loan**



How did you hear about this product?

Promo code

## 3. PERSONAL DETAILS

### Applicant 1

Member Number (if applicable)

Title

Mr

Mrs

Miss

Ms

Given Name(s)

Surname

Residential Address

Suburb

State + Postcode

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

State + Postcode

Duration

### Applicant 2

Member Number (if applicable)

Title

Mr

Mrs

Miss

Ms

Given Name(s)

Surname

Residential Address

Suburb

State + Postcode

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

State + Postcode

Duration

### 3. PERSONAL DETAILS CONT...

#### Applicant 1

Residential Status

Own Home  Buying  Renting  Boarding Date started at address

Driver's Licence Number

Driver's Licence State

Phone (Home)

Phone (Work)

Mobile

Date of Birth

Email

Marital Status

Married  Defacto  Single Dependants (number)  Age/s

#### Referee Details (details of a relative or friend not living with the Applicant/s).

Name of Referee/s

Phone

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#### Applicant 2

Residential Status

Own Home  Buying  Renting  Boarding Date started at address

Driver's Licence Number

Driver's Licence State

Phone (Home)

Phone (Work)

Mobile

Date of Birth

Email

Marital Status

Married  Defacto  Single Dependants (number)  Age/s

#### Referee Details (details of a relative or friend not living with the Applicant/s).

Name of Referee/s

Phone

## 4. FINANCIAL DETAILS

### Applicant 1 – Employment Details

Employer

Occupation

Years of service

Work Address

State

Postcode

Employment Status

Full Time  Part Time  Casual  Self Employed

Employer's Contact Name

Phone Number

Previous Employer (if less than 3 years)

Years of service

Previous Occupation

Income Details – Monthly	Amount
Net Wages	\$
Rental Income	\$
Other Income	\$

### Applicant 2 – Employment Details

Employer

Occupation

Years of service

Work Address

State

Postcode

Employment Status

Full Time  Part Time  Casual  Self Employed

Employer's Contact Name

Phone Number

Previous Employer (if less than 3 years)

Years of service

Previous Occupation

Income Details – Monthly	Amount
Net Wages	\$
Rental Income	\$
Other Income	\$

### Financial Commitments

Type of Finance	Lender	Monthly Repayments	Current Balance
Home Loan		\$	\$
Investment Loan		\$	\$
Car Loan		\$	\$
Personal Loan		\$	\$
Other Loan		\$	\$
Rent / Board		\$	
Type of Finance	Lender		Credit Limit
Credit / Store Card			\$
Credit / Store Card			\$
Credit / Store Card			\$
Living / Household Expenses			Monthly expense
General (Food, Clothing, Medical, Gym, Entertainment, Other)			\$
Utilities & Services (Rates, Gas, Electricity, Water, Telephone, Mobile, Internet, Pay TV)			\$
Children & Education (Child maintenance, School fees/expenses, Childcare)			\$
Travel (Registration, Petrol, Public Transport)			\$
Insurances (Car, Health, Life, Building, Contents, Income Protection)			\$
Other expenses			\$

## 4. FINANCIAL DETAILS CONT...

### Statement of Assets

If you are a property owner, provide a copy of your Rates Notice/s. Applications to complete this section jointly.

Type of Asset	Description / Address	Asset owned by	Value	Financed?
Home			\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
Investment Property			\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
Other Real Estate			\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
Motor Vehicle 1			\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
Motor Vehicle 2			\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
First Option Savings			\$	
Other Savings / Assets			\$	

## 5. DECLARATION

### Applicant 1

Are you a foreign resident for tax purposes?  Yes  No

### Email Consent

I/we consent to receive loan contract, statements and other documents in relation to this application via email and acknowledge the following:

- I/we will no longer receive paper statements. In some circumstances we may still send you legal notices by mail.
- Emails must be regularly checked for documents; and
- I/we can withdraw this consent at any time. If so, we will send statements and notices by mail.

For loan documents, I understand that you must sign any loan offer you make to me. I consent to that requirement being met by you attaching the offer document to an email address provided by me.

The email address to use is:

### Applicant 2

Are you a foreign resident for tax purposes?  Yes  No

### Email Consent

I/we consent to receive loan contract, statements and other documents in relation to this application via email and acknowledge the following:

- I/we will no longer receive paper statements. In some circumstances we may still send you legal notices by mail.
- Emails must be regularly checked for documents; and
- I/we can withdraw this consent at any time. If so, we will send statements and notices by mail.

For loan documents, I understand that you must sign any loan offer you make to me. I consent to that requirement being met by you attaching the offer document to an email address provided by me.

The email address to use is:

### Credit Reports for Commercial Loan Applications

I/we consent to you obtaining a credit report containing my/our credit information in order to assess our commercial loan application.

I/We declare that I/we have no other debts other than those listed on this application.

### Applicant 1 – Signature

Date

### Applicant 2 – Signature

Date

Please return this form and all supporting documentation to:

### FIRST OPTION BANK

Email: [loans@firstoption.com.au](mailto:loans@firstoption.com.au) Fax: 1800 356 675  
Address: PO Box 7063 Melbourne VIC 3004



**Outline**

This Privacy Notification 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
- when we can disclose certain information to a credit reporting body
- how a credit reporting body may use your information
- whether we disclose your information overseas and if so, where
- how you can contact us

**Collection and use of your information**

We collect and use your information to:

- provide you with membership benefits, financial services and products or information about those benefits, services and products
- provide you with information about financial services and products from 3rd parties we have arrangements with
- conduct market and demographic research in relation to the products and services you and other members acquire from us
- establish your eligibility for a loan
- establish your capacity to repay a loan

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

- for our register of members under the Corporations Act
- to verify your identity under the AML/CTF Act
- to assess your capacity to pay a loan under the National Consumer Credit Protection Act

**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 by contacting First Option.

**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 financial service or product you have applied for.

**Providing your information to credit reporting bodies**

The credit reporting body we disclose information to is Equifax.

If you do not make your repayments when they fall due or commit a serious credit infringement, we may disclose this to Equifax. Any information we provide to Equifax will

be included in reports provided to credit providers to help them to assess your creditworthiness.

You can ask Equifax 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.

Equifax’s policy on the management of information is available at [www.equifax.com](http://www.equifax.com). You can contact Equifax by phone on 13 83 32.

**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 that verify identity
- lawyers, conveyancers, accountants, brokers and agents who represent you
- contractors for 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
- for loans provided jointly with another lender, to that other lender
- mortgage documentation service
- trustee and manager of securitised loan programs
- any proposed guarantor of a loan
- debt collection agencies, lawyers, process servers
- our auditors

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.firstoption.com.au](http://www.firstoption.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
- how we manage your credit-related personal information

**Disclosure to overseas recipients**

We do not currently disclose your information to overseas recipients.

**How to contact us**

You can contact us by:

- Tel: 1300 855 675
- Fax: 1800 356 675
- Email: [info@firstoption.com.au](mailto:info@firstoption.com.au)