



PERSONAL LOAN APPLICATION

At Woolworths Team Bank, we take Responsible Lending seriously, meaning that we are very careful in making sure that our customers have the capacity to repay a proposed loan.

If you are a first time borrower, or have not obtained credit in a few years, then it is essential to have an understanding of the information that we will need from you to progress your loan application in a timely and responsible manner.

Please take the time to read and familiarise yourself with the information contained below prior to attending or submitting your loan application.

We will need to understand and verify your income

- If you receive a PAYG salary or wage, then we will need to see your last two payslips, PLUS your bank statements for the past three months that show matching salary credits.
- If you receive other types of income, such as rental income from an investment property, company dividends, or receive regular overtime or bonus income on top of your PAYG salary, then a copy of your most recent tax return will also be helpful.

We will need to understand your current liabilities

- We will need to know about all your existing debts, even small ones such as those provided for interest free purchases through services like Zip-Pay or Afterpay.
- Verifying these debts may involve having to provide a current statement.

We need to understand the level of your household expenditure

- We will also be asking you some detailed questions about your household expenditure, such as the cost of your regular grocery shop, your utility bills, your entertainment and transportation expenses, etc.

We will need to know about any pending changes that could affect your capacity to repay your loan in the future

- Examples of such changes could be maternity leave, a pending pay increase or promotion, or that you intend to sell property where those sale proceeds would be used to reduce or clear existing debt.

YOUR REQUIREMENTS AND OBJECTIVES

This is not an offer document in terms of the National Credit Code

Loan Type

New Car Loan

Used Car Loan

Personal Loan

Visa Credit Card

Overdraft

Loan Term

Months (max term 84 months)

Months (max term 72 months)

Months (max term 60 months)

Loan Purpose (new car, used car, debt consolidation, etc)

Repayment Frequency W F M

Personal Details

Applicant 1

Are you an WTB Member? Yes No

Membership Number

Title

Surname

Given Names

Date of Birth / /

Marital Status

Married Defacto Divorced

Single Widowed

Gender

Male Female

Driver's Licence No

State of Issue Expiry Date / /

No. of Dependent Children Ages

Residential Address

State Postcode

Current Residential Status

Own Home Rent/Board

Home has mortgage Live with parents/relatives

Period at current address Years Months

Previous Address (if under 3 years)

State Postcode

Previous Residential Status

Own Home Rent/Board

Home has mortgage Live with parents/relatives

Indicate preferred contact number by ticking box

Home ()

Work ()

Mobile

Email

Applicant 2

Are you an WTB Member? Yes No

Membership Number

Title

Surname

Given Names

Date of Birth / /

Marital Status

Married Defacto Divorced

Single Widowed

Gender

Male Female

Driver's Licence No

State of Issue Expiry Date / /

No. of Dependent Children Ages

Residential Address

State Postcode

Current Residential Status

Own Home Rent/Board

Home has mortgage Live with parents/relatives

Period at current address Years Months

Previous Address (if under 3 years)

State Postcode

Previous Residential Status

Own Home Rent/Board

Home has mortgage Live with parents/relatives

Indicate preferred contact number by ticking box

Home ()

Work ()

Mobile

Email

Employment Details

Applicant 1

Occupation

Employment Status (Please tick one only)

- Full Time Part Time Contract
 Casual Retired Home Duties
 Student Self-employed Unemployed

Duration Years Months

Employer's Name (if applicable)

Employer's Contact No

If you have been with this employer for LESS THAN 3 YEARS please provide previous employment details below

Previous Occupation

Employment Status (Please tick one only)

- Full Time Part Time Contract
 Casual Retired Home Duties
 Student Self-employed Unemployed

Duration Years Months

Employer's Name

Employer's Contact No

Only complete this section if you have a second job

Employer's Name

Second Job Occupation

Second Job Employment Type Duration

- Part Time Casual/Temp Years Months

Applicant 2

Occupation

Employment Status (Please tick one only)

- Full Time Part Time Contract
 Casual Retired Home Duties
 Student Self-employed Unemployed

Duration Years Months

Employer's Name (if applicable)

Employer's Contact No

If you have been with this employer for LESS THAN 3 YEARS please provide previous employment details below

Previous Occupation

Employment Status (Please tick one only)

- Full Time Part Time Contract
 Casual Retired Home Duties
 Student Self-employed Unemployed

Duration Years Months

Employer's Name

Employer's Contact No

Only complete this section if you have a second job

Employer's Name

Second Job Occupation

Second Job Employment Type Duration

- Part Time Casual/Temp Years Months

Income details

Supply supporting evidence eg. pay slips or if self-employed 2 years tax returns.

Applicant 1

Gross Income (Please tick one only)

- Weekly Fortnightly Monthly \$

Other Income (eg. Centrelink Child Support)

\$

Total Income

\$

Are you an Australian citizen/permanent resident? Yes No

Are you receiving unemployment benefits or workers' compensation? Yes No

Applicant 2

Gross Income (Please tick one only)

- Weekly Fortnightly Monthly \$

Other Income (eg. Centrelink Child Support)

\$

Total Income

\$

Are you an Australian citizen/permanent resident? Yes No

Are you receiving unemployment benefits or workers' compensation? Yes No

Financial Position

If this loan application is approved please indicate which liabilities will cease (be paid out).

Real Estate

Existing Mortgages

| | | | | | | | |
|--------------------------------|--------------------------------|--------------------------------|------------------------------------|----------------------------------|----------------------|--------------------------|--|
| <input type="checkbox"/> App 1 | <input type="checkbox"/> App 2 | <input type="checkbox"/> Joint | Address <input type="text"/> | | | | |
| Value \$ | | | Lender's Name <input type="text"/> | | Amount Owing \$ | | |
| Repayment \$ | | | Frequency W/F/M | Rental Income (if applicable) | Frequency W/F/M | To be paid out | |
| <input type="text"/> | | | <input type="text"/> | \$ <input type="text"/> | <input type="text"/> | <input type="checkbox"/> | |

| | | | | | | | |
|--------------------------------|--------------------------------|--------------------------------|------------------------------------|----------------------------------|----------------------|--------------------------|--|
| <input type="checkbox"/> App 1 | <input type="checkbox"/> App 2 | <input type="checkbox"/> Joint | Address <input type="text"/> | | | | |
| Value \$ | | | Lender's Name <input type="text"/> | | Amount Owing \$ | | |
| Repayment \$ | | | Frequency W/F/M | Rental Income (if applicable) | Frequency W/F/M | To be paid out | |
| <input type="text"/> | | | <input type="text"/> | \$ <input type="text"/> | <input type="text"/> | <input type="checkbox"/> | |

| | | | | | | | |
|--------------------------------|--------------------------------|--------------------------------|------------------------------------|----------------------------------|----------------------|--------------------------|--|
| <input type="checkbox"/> App 1 | <input type="checkbox"/> App 2 | <input type="checkbox"/> Joint | Address <input type="text"/> | | | | |
| Value \$ | | | Lender's Name <input type="text"/> | | Amount Owing \$ | | |
| Repayment \$ | | | Frequency W/F/M | Rental Income (if applicable) | Frequency W/F/M | To be paid out | |
| <input type="text"/> | | | <input type="text"/> | \$ <input type="text"/> | <input type="text"/> | <input type="checkbox"/> | |

Motor Vehicles/ Boats/ Motor Cycles etc

| <input type="checkbox"/> App 1 | <input type="checkbox"/> App 2 | <input type="checkbox"/> Joint | Description (make, model, year) | Value | Lender's Name | Amount Owing | Payment | Frequency W/F/M | To Cease |
|--------------------------------|--------------------------------|--------------------------------|------------------------------------|-------------------------|----------------------|-------------------------|-------------------------|----------------------|--------------------------|
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="text"/> | \$ <input type="text"/> | <input type="text"/> | \$ <input type="text"/> | \$ <input type="text"/> | <input type="text"/> | <input type="checkbox"/> |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="text"/> | \$ <input type="text"/> | <input type="text"/> | \$ <input type="text"/> | \$ <input type="text"/> | <input type="text"/> | <input type="checkbox"/> |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="text"/> | \$ <input type="text"/> | <input type="text"/> | \$ <input type="text"/> | \$ <input type="text"/> | <input type="text"/> | <input type="checkbox"/> |

Furniture and Household Effects Insurer Value \$

Savings or Deposit Accounts

| | | | | |
|--------------------------------|--------------------------------|--------------------------------|--|---------------------------------|
| <input type="checkbox"/> App 1 | <input type="checkbox"/> App 2 | <input type="checkbox"/> Joint | Name of Institution <input type="text"/> | Balance \$ <input type="text"/> |
| <input type="checkbox"/> App 1 | <input type="checkbox"/> App 2 | <input type="checkbox"/> Joint | Name of Institution <input type="text"/> | Balance \$ <input type="text"/> |
| <input type="checkbox"/> App 1 | <input type="checkbox"/> App 2 | <input type="checkbox"/> Joint | Name of Institution <input type="text"/> | Balance \$ <input type="text"/> |

If purchasing a property please specify the amount that has been paid as a deposit \$

Other Assets (eg. Shares and Collectables)

| | | | | |
|--------------------------------|--------------------------------|--------------------------------|----------------------------------|-------------------------------|
| <input type="checkbox"/> App 1 | <input type="checkbox"/> App 2 | <input type="checkbox"/> Joint | Description <input type="text"/> | Value \$ <input type="text"/> |
| <input type="checkbox"/> App 1 | <input type="checkbox"/> App 2 | <input type="checkbox"/> Joint | Description <input type="text"/> | Value \$ <input type="text"/> |
| <input type="checkbox"/> App 1 | <input type="checkbox"/> App 2 | <input type="checkbox"/> Joint | Description <input type="text"/> | Value \$ <input type="text"/> |

Superannuation Accounts

| | | | |
|--------------------------------|--------------------------------|----------------------------------|-------------------------------|
| <input type="checkbox"/> App 1 | <input type="checkbox"/> App 2 | Description <input type="text"/> | Value \$ <input type="text"/> |
| <input type="checkbox"/> App 1 | <input type="checkbox"/> App 2 | Description <input type="text"/> | Value \$ <input type="text"/> |
| <input type="checkbox"/> App 1 | <input type="checkbox"/> App 2 | Description <input type="text"/> | Value \$ <input type="text"/> |

Financial Position (continued)

Fixed expenses (not including loans or credit cards)

| | | Actual expense | Frequency | |
|--|-------------------------------|-------------------------|----------------------|-----------------------------------|
| Rent/board | Paid to: <input type="text"/> | \$ <input type="text"/> | <input type="text"/> | <input type="checkbox"/> To Cease |
| Childcare costs | Paid to: <input type="text"/> | \$ <input type="text"/> | <input type="text"/> | <input type="checkbox"/> To Cease |
| Private school fees | Paid to: <input type="text"/> | \$ <input type="text"/> | <input type="text"/> | <input type="checkbox"/> To Cease |
| Child support/maintenance | Paid to: <input type="text"/> | \$ <input type="text"/> | <input type="text"/> | <input type="checkbox"/> To Cease |
| Other contracted expenses | Paid to: <input type="text"/> | \$ <input type="text"/> | <input type="text"/> | <input type="checkbox"/> To Cease |
| Rates (including body corporate) | | \$ <input type="text"/> | <input type="text"/> | <input type="checkbox"/> To Cease |
| Insurance (including home, contents, car, life, health, boat, pet) | | \$ <input type="text"/> | <input type="text"/> | <input type="checkbox"/> To Cease |
| Vehicle registration | | \$ <input type="text"/> | <input type="text"/> | <input type="checkbox"/> To Cease |
| Phone/internet (including home, mobile, internet) | | \$ <input type="text"/> | <input type="text"/> | <input type="checkbox"/> To Cease |

Variable expenses

| | Actual expense | Frequency | |
|---|-------------------------|----------------------|-----------------------------------|
| Utilities (including electricity, gas, water and other utility expenses) | \$ <input type="text"/> | <input type="text"/> | <input type="checkbox"/> To Cease |
| Food and Groceries (including supermarket, butcher, bakery etc) | \$ <input type="text"/> | <input type="text"/> | <input type="checkbox"/> To Cease |
| Motor vehicle and transport (including fuel, public transport, parking, toll roads, tyres, maintenance) | \$ <input type="text"/> | <input type="text"/> | <input type="checkbox"/> To Cease |
| Medical (including medicines, doctor, vet) | \$ <input type="text"/> | <input type="text"/> | <input type="checkbox"/> To Cease |
| Other variable expenses | \$ <input type="text"/> | <input type="text"/> | <input type="checkbox"/> To Cease |

Discretionary expenses

| | Actual expense | Frequency | |
|---|-------------------------|----------------------|-----------------------------------|
| Entertainment (including pay tv, spotify, netflix, movie tickets, magazine subscriptions) | \$ <input type="text"/> | <input type="text"/> | <input type="checkbox"/> To Cease |
| Dining out (including take away, coffee, restaurants, bars, clubs) | \$ <input type="text"/> | <input type="text"/> | <input type="checkbox"/> To Cease |
| Alcohol and tobacco (cigarettes, bottleshops) | \$ <input type="text"/> | <input type="text"/> | <input type="checkbox"/> To Cease |
| Schooling (including books, uniforms, incidentals, not including private school fees) | \$ <input type="text"/> | <input type="text"/> | <input type="checkbox"/> To Cease |
| Clothing and footwear (including jewellery, hand bags) | \$ <input type="text"/> | <input type="text"/> | <input type="checkbox"/> To Cease |
| Personal (including grooming, personal care, toiletries, cosmetics, haircuts) | \$ <input type="text"/> | <input type="text"/> | <input type="checkbox"/> To Cease |
| Sports and recreation (including hobbies, kid's sport, gym membership, personal training, yoga) | \$ <input type="text"/> | <input type="text"/> | <input type="checkbox"/> To Cease |
| Other discretionary expenses (including holidays, celebrations, charity donations, lottery tickets) | \$ <input type="text"/> | <input type="text"/> | <input type="checkbox"/> To Cease |
| Total per month | \$ <input type="text"/> | | |

Overdraft/Credit/Store Cards (Business and Personal)

| | Credit Provider | Limit | Balance Owing | |
|---|----------------------|-------------------------|-------------------------|-----------------------------------|
| <input type="checkbox"/> App 1 <input type="checkbox"/> App 2 | <input type="text"/> | \$ <input type="text"/> | \$ <input type="text"/> | <input type="checkbox"/> To Cease |
| <input type="checkbox"/> App 1 <input type="checkbox"/> App 2 | <input type="text"/> | \$ <input type="text"/> | \$ <input type="text"/> | <input type="checkbox"/> To Cease |
| <input type="checkbox"/> App 1 <input type="checkbox"/> App 2 | <input type="text"/> | \$ <input type="text"/> | \$ <input type="text"/> | <input type="checkbox"/> To Cease |

Other Loans (Business and Personal) including margin loans, guarantees, leases, hire purchase etc.

| | Credit Provider | Purpose | Amount Owing | Payment | Frequency | |
|--|----------------------|----------------------|-------------------------|-------------------------|----------------------|-----------------------------------|
| <input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Joint | <input type="text"/> | <input type="text"/> | \$ <input type="text"/> | \$ <input type="text"/> | <input type="text"/> | <input type="checkbox"/> To Cease |
| <input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Joint | <input type="text"/> | <input type="text"/> | \$ <input type="text"/> | \$ <input type="text"/> | <input type="text"/> | <input type="checkbox"/> To Cease |
| <input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Joint | <input type="text"/> | <input type="text"/> | \$ <input type="text"/> | \$ <input type="text"/> | <input type="text"/> | <input type="checkbox"/> To Cease |
| | | | \$ <input type="text"/> | | | |

Total per month

Are there any foreseeable changes to your financial situation in the next 12 months? Yes No

If yes please comment

Bankruptcy, debt agreements, judgments, other action

Have any of the borrowers ever been subject to the following:

- assets controlled by a trustee (eg: Bankruptcy) Yes No
- an arrangement with creditors Yes No
- a Part IX and Part X Debt Agreement Yes No
- court judgments Yes No
- defaults listed on a credit reference report Yes No

If yes, please explain:

(please note further information may be required):

Privacy Notification

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 & 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.

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.au. You can contact Equifax by:

Phone - 138 332

Providing your information to other entities

We disclose your information to other entities. We can disclose your information to:

- entities that verify identity
- providers of payment and card services, when you make a transaction using a payment service or a card
- entities that help identify illegal activities and prevent fraud
- 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
- mortgage documentation service
- trustee and manager of securitised loan programs
- any guarantor or proposed guarantor of a loan
- debt collection agencies, lawyers, process servers
- our auditors.

We may disclose your personal information to a lenders mortgage insurer – Genworth or QBE if we decide to insure the loan. The mortgage insurer's Privacy Notifications are available on their respective websites. 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.woolworthsteambank.com.au/privacy-policy/. 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

If you have any questions, wish to request a correction of the personal information we hold about you, or wish to make a complaint, you can contact us at:

Address - 522-550 Wellington Road, Mulgrave, VIC 3170
Phone - 1300 665 553
Email – bmclardie@woolworthsteambank.com.au

Customer Declaration

I/ We are not aware of any circumstances which may impact my/ our capacity to repay this loan

I/ We authorise Woolworths Team Bank to contact my/ our employer to verify the employment information provided by me/ us.

I/ We do not see any foreseeable changes to my financial situation in the next 12 months.

Signature of First Borrower

Signature of Second Borrower

Date / /

Date / /

Send to

loans@woolworthsteambank.com.au

Phone Contact

1300 665 553

Woolworths Team Bank
522-550 Wellington Road
Mulgrave VIC 3170
Fax 03 9263 2866

Woolworths Team Bank
1 Woolworths Way
Bella Vista NSW 0337
Fax 02 8885 0337

Woolworths Team Bank
Private Bag 10
Mulgrave North VIC 3170

