



Unity Bank



Reliance Bank

Home Loan Application Form

Before proceeding with this application, you should read our Privacy Notification which is available at unitybank.com.au/privacy-statement.html, by request at any branch or by calling us on 1300 36 2000. The Privacy Notification sets out key information about why we're collecting your personal information, and how we use, disclose and secure it.

Amount and Term of Loan

I wish to apply for a loan of: \$ _____ Over: _____ years

PURPOSE – this loan is for:

Property Purchase (Owner occupier)

Increase to Existing Loan

First Home Buyer

Property Purchase (Investment)

Debt Consolidation

Other (Please specify)

Refinance

Property to be Constructed

HOME LOAN PRODUCT

Advantage
(Basic low rate home loan)

Advantage Plus
(Full range of features)

First Home Buyers Advantage Plus
(All the features of the Advantage Plus for first home buyers)

Flexi Home Equity
(Line of Credit)

TYPE OF LOAN

Principle & Interest

Interest Only Years: 1 2 3 5 with Rate Lock Options (\$600 fee) Y/N

Fixed Fixed: 1 2 3 5 with Rate Lock Options (\$600 fee) Y/N

Split Fixed: \$ Variable: \$

Personal Details – Applicant One

Mr Mrs Miss Ms Other

First Name(s):

Membership Number:

Email Address:

Middle Name:

Last Name:

Home Phone:

Mobile:

Marital Status: (Single, Married, Defacto etc.)

Residential Status:

Owned Renting Buying Boarding

Number of Dependant Children:

For: _____ years _____ months

Ages of Children:

Previous Address: (If less than 2 years at current address)

Current Address:

State:

Postcode:

State:

Postcode:

Previous Residential Status:

Owned Renting Buying Boarding

Mailing Address: (write "as above" if same)

For: _____ years _____ months

State:

Postcode:

Drivers Licence No:

Expiry:

Date of Birth:

Gender: M F

Personal Details – Applicant Two

Mr Mrs Miss Ms Other

Membership Number:

First Name(s):

Email Address:

Middle Name:

Last Name:

Home Phone:

Mobile:

Marital Status: (Single, Married, Defacto etc.)

Residential Status:

Owned Renting Buying Boarding

For: years months

Previous Address: (If less than 2 years at current address)

Current Address:

State:

Postcode:

State:

Postcode:

Previous Residential Status:

Owned Renting Buying Boarding

For: years months

Drivers Licence No:

Expiry:

Date of Birth:

Gender:

M

F

Mailing Address: (write “as above” if same)

State:

Postcode:

Employer Details – Applicant One

Current Employer:

Previous Employer: (If less than 3 years)

Employer’s Address:

Previous Employer’s Address:

State:

Postcode:

State:

Postcode:

Occupation:

Occupation:

Period of Service:

Period of Service:

For: years months

For: years months

Employer’s Phone:

Employer’s Phone:

Permanent

Casual

Part Time

Permanent

Casual

Part Time

Employer Details – Applicant Two

Current Employer:			Previous Employer: (If less than 3 years)		
Employer's Address:			Previous Employer's Address:		
	State:	Postcode:		State:	Postcode:
Occupation:			Occupation:		
Period of Service:			Period of Service:		
For:	years	months	For:	years	months
Employer's Phone:			Employer's Phone:		
Permanent	Casual	Part Time	Permanent	Casual	Part Time

Income Details – Applicant One

Gross Wage Before Tax: \$	Week	Fortnight	Month
Centrelink: (Specific payment type) \$	Week	Fortnight	Month
Rental Income: \$	Week	Fortnight	Month
Family Income: \$	Week	Fortnight	Month
Other: \$	Week	Fortnight	Month
Other: \$	Week	Fortnight	Month
Other: \$	Week	Fortnight	Month
Total Income: \$	Week	Fortnight	Month

Income Details – Applicant Two

Gross Wage Before Tax: \$	Week	Fortnight	Month
Centrelink: (Specific payment type) \$	Week	Fortnight	Month
Rental Income: \$	Week	Fortnight	Month
Family Income: \$	Week	Fortnight	Month
Other: \$	Week	Fortnight	Month
Other: \$	Week	Fortnight	Month
Other: \$	Week	Fortnight	Month
Total Income: \$	Week	Fortnight	Month

Personal Details – Liabilities & Assets

Liabilities – Both Applicants

	Repayment Amounts and how often?			Amount Owing	Limit	Owing To	Being Paid Out
First Mortgage: \$	Wk	Ftn	Mth	\$	\$		Y/N
Investment Loan: \$	Wk	Ftn	Mth	\$	\$		Y/N
Rent/Board: \$	Wk	Ftn	Mth	\$			Y/N
Personal Loans: \$	Wk	Ftn	Mth	\$			Y/N
Credit Cards: \$	Wk	Ftn	Mth	\$	\$		Y/N
Credit Cards: \$	Wk	Ftn	Mth	\$	\$		Y/N
Store Charge Card: \$	Wk	Ftn	Mth	\$	\$		Y/N
Interest Free Loan: \$	Wk	Ftn	Mth	\$	\$		Y/N
Living Expenses: \$ <small>(Utility Bills & General Exp.)</small>	Wk	Ftn	Mth				
School Fees: \$ <small>(Private School Fees/Childcare)</small>	Wk	Ftn	Mth	\$			
Other: \$	Wk	Ftn	Mth	\$	\$		Y/N
Total Liabilities: \$	Wk	Ftn	Mth	\$	\$		

Assets – Both Applicants

	Value \$	Description
Home: \$		
Other Property 1: \$		
Other Property 2: \$		
Household Goods: \$ <small>(Furniture, Computer etc.)</small>		
Motor Vehicle 1: \$		
Motor Vehicle 2: \$		
Boat, Bike, Van Etc: \$		
Savings & Term Dep: \$		
Superannuation: \$		
Other Assets: \$ <small>(Please specify)</small>		
Total Assets: \$		

Signatures

When more than one applicant is involved, each applicant is required to sign individually.

Name: **Signature:** **Date:**

Name: **Signature:** **Date:**

Notes:



Unity Bank
you first always

Level 7, 217 Clarence Street Sydney NSW 2000
p: 1300 36 2000 f: 02 8263 3277
mail@unitybank.com.au
www.unitybank.com.au



Reliance Bank
you first always

203-209 Russell Street Bathurst NSW 2795
p: 13 24 40 f: 02 6334 8825
mail@reliancebank.com.au

MAILING ADDRESS: PO Box K237 HAYMARKET NSW 1240

Reliance Bank is a division of Unity Bank Limited. ABN 11 087 650 315 AFSL / Australian Credit Licence 240399.

Privacy Notification as at November 2024 (please retain this page for your records)

Outline

This Privacy Notification sets out:

- why we collect, hold and use your information
- how we collect, hold 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, hold 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 third parties we have arrangements with
- conduct market and demographic research in relation to the products and services you and other members acquire from us or third parties we have agreements with
- establish your eligibility for a loan
- protect the safety and security of our staff and visitors
- 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 are Equifax and Illion. If you do not make your repayments when they fall due or commit a serious credit infringement, we may disclose this to Equifax or Illion. Any information we provide to Equifax or Illion will be included in reports provided to credit providers to help them to assess your credit worthiness. You can ask Equifax or Illion not to use your information for prescreening 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 mycreditfile.com.au

You can contact Equifax by:

Phone – 1300 762 207 Website - mycreditfile.com.au

Privacy Policy and contact details are available at ww.equifax.com.au

Illion's policy on the management of information is available at <https://www.illion.com.au/consumer-data-right-policy/>

You can contact Illion by: Phone: 13 23 33.

Website: <https://www.illion.com.au/>

Privacy Policy and contact details are available at <https://www.illion.com.au/privacy-policy/>

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 (including LMI insurers if applicable)
- mortgage documentation service
- trustees and managers of securitised loan programs
- any guarantor or proposed guarantor of a loan
- debt collection agencies, lawyers, process servers
- our auditors.
- for loans guaranteed by the Commonwealth under the SME Guarantee Scheme - to the Commonwealth to meet the requirements of the Scheme
- for loans guaranteed by the National Housing Finance Investment Corporation (NHFIC) as part of the First Home Loan Deposit Scheme – to the NHFIC or the Commonwealth to meet the requirements of the Scheme.
- for loans with a security property where a second mortgage to the NSW Government is proposed under the Shared Equity Home Buyer Helper Scheme – to the NSW Government to meet the requirements of the Scheme
- for loans with a security property where a second mortgage to the Victorian Government is proposed under the Victorian Homebuyer Fund – to the Victorian Government to meet the requirements of the Scheme.

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 unitybank.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, or our external service providers, may disclose your personal information (including credit-related information) overseas. The countries where your personal information (including credit-related information) may be disclosed include India, New Zealand, the Philippines, UK and USA.

However, if we, or our external service providers, disclose your personal information outside Australia, the information disclosed will be used only for the purposes set out in this Privacy Policy.

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 by:

- in person at one of our branches
- by calling us on 1300 36 2000
- by email at mail@unitybank.com.au
- in writing to: Unity Bank Limited
PO Box K237, Haymarket NSW 1240.