

Loan details

Purpose of funds

Home purchase Refinance/debt consolidation Personal loan/Car loan Home improvements
 Construction loan Increase to existing G&C loan Other

Usage

Owner Occupied Investment Business

Loan amount

Loan term (years)

Loan type (e.g. fixed or variable)

Repayment frequency

Member details

Applicant 1

Member number (if applicable)

Title Mr Mrs Miss Ms Dr Other

Given name(s)

Surname

Date of birth

Occupation

Household status

Married Single Divorced
 De Facto Separated Widowed

Living status

Own Rent/board Living with parents

No. of dependents

Age(s)

Home phone

Mobile number

Email address

Current address

Suburb

State

Postcode

Applicant 2

Member number (if applicable)

Title Mr Mrs Miss Ms Dr Other

Given name(s)

Surname

Date of birth

Occupation

Household status

Married Single Divorced
 De Facto Separated Widowed

Living status

Own Rent/board Living with parents

No. of dependents

Age(s)

Home phone

Mobile number

Email address

Current address

Suburb

State

Postcode

Approximate date moved in

Previous address (if at current address less than 2 years)

Suburb

State

Postcode

Approximate date moved in

Applicant 1

Please provide details of at least two (2) of the following identification documents

(1) Drivers licence number

Drivers licence card number

Name as on drivers licence

State of issue

Expiry date

(2) Medicare card number

Reference No.

Expiry date

Name as on medicare card

(3) Passport number

Country of issue

Expiry date

Residency status

Australian Citizen

Permanent Resident

Temporary Resident

Visitor

Do you have a Tax File Number (TFN)?

Yes, insert TFN

No, state Exemption Category

Are you a politically exposed person?

Yes

No

Are you a resident of any foreign jurisdictions for tax purposes?

Yes

No

If yes, please complete the Tax Residency Self Certification Form.

Have you ever been declared bankrupt?

Have you ever been insolvent or assigned your estate for the benefit of your creditors?

Have you had a default or judgement in reference to credit provided?

If yes is selected for any questions above, please provide details separately.

Approximate date moved in

Previous address (if at current address less than 2 years)

Suburb

State

Postcode

Approximate date moved in

Applicant 2

Please provide details of at least two (2) of the following identification documents

(1) Drivers licence number

Drivers licence card number

Name as on drivers licence

State of issue

Expiry date

(2) Medicare card number

Reference No.

Expiry date

Name as on medicare card

(3) Passport number

Country of issue

Expiry date

Residency status

Australian Citizen

Permanent Resident

Temporary Resident

Visitor

Do you have a Tax File Number (TFN)?

Yes, insert TFN

No, state Exemption Category

Are you a politically exposed person?

Yes

No

Are you a resident of any foreign jurisdictions for tax purposes?

Yes

No

If yes, please complete the Tax Residency Self Certification Form.

Have you ever been declared bankrupt?

Have you ever been insolvent or assigned your estate for the benefit of your creditors?

Have you had a default or judgement in reference to credit provided?

If yes is selected for any questions above, please provide details separately.

Employment details

Applicant 1

Current employer's name

Current occupation/job title

Employment type

Full-time Permanent part-time Casual
Contract Self-employed

Approximate start date

Type of business

Current employer address

Suburb

State

Postcode

Employer contact

Name

Phone number

Previous employer's name

Previous occupation/job title

Employment type

Full-time Permanent part-time Casual
Contract Self-employed

Start date

End date

Previous employer address

Suburb

State

Postcode

Self-employed

Business name

Date started

Type of business/occupation

Business address

Suburb

State

Postcode

Applicant 2

Current employer's name

Current occupation/job title

Employment type

Full-time Permanent part-time Casual
Contract Self-employed

Approximate start date

Type of business

Current employer address

Suburb

State

Postcode

Employer contact

Name

Phone number

Previous employer's name

Previous occupation/job title

Employment type

Full-time Permanent part-time Casual
Contract Self-employed

Start date

End date

Previous employer address

Suburb

State

Postcode

Self-employed

Business name

Date started

Type of business/occupation

Business address

Suburb

State

Postcode

Income details

Applicant 1

Employment income before tax

W F M A

Centrelink/Government payments

W F M A

Overtime/penalties

W F M A

Superannuation/pension income

W F M A

Rental income

W F M A

Description of income source

Shares & dividends income

W F M A

Description of income source

Interest income

W F M

Description of income source

Other income

W F M

Description of income source

Applicant 2

Employment income before tax

W F M A

Centrelink/Government payments

W F M A

Overtime/penalties

W F M A

Superannuation/pension income

W F M A

Rental income

W F M A

Description of income source

Shares & dividends income

W F M A

Description of income source

Interest income

W F M

Description of income source

Other income

W F M

Description of income source

Expenses

Main category	Sub-Category	Amount	Frequency
Utilities	Rates, Electricity, Water, Gas, Maintenance	<input type="text"/>	W F M A
Groceries	Food, Household supplies	<input type="text"/>	W F M A
Insurance	Home & Contents, Landlord, Life	<input type="text"/>	W F M A
	Vehicle (Car, Caravan, Boat, Motorcycle)	<input type="text"/>	W F M A
Transport	Registration	<input type="text"/>	W F M A
	Petrol, Public Transport, Maintenance	<input type="text"/>	W F M A
Communication & Media	Phone, Internet, Pay TV	<input type="text"/>	W F M A
Education/Childcare	School Fees, Uniforms, Books, Daycare	<input type="text"/>	W F M A
Medical & Health	Insurance, Medical Expenses, Chemist	<input type="text"/>	W F M A
Entertainment & Recreation	Eating out, Cinema, Social, Sport	<input type="text"/>	W F M A
Other	Subscriptions, Child Maintenance, Gifts etc	<input type="text"/>	W F M A

Total expenses

Notes/Additional commentary

Assets

Properties

Property (full address)

1.

Property type (unit, house, etc)

Owner Occupied

Yes No

Estimated value

Rent (per week)

Ownership %
Applicant 1 Applicant 2

Property (full address)

2.

Property type (unit, house, etc)

Owner Occupied

Yes No

Estimated value

Rent (per week)

Ownership %
Applicant 1 Applicant 2

Property (full address)

3.

Property type (unit, house, etc)

Owner Occupied

Yes No

Estimated value

Rent (per week)

Ownership %
Applicant 1 Applicant 2

Property (full address)

4.

Property type (unit, house, etc)

Owner Occupied

Yes No

Estimated value

Rent (per week)

Ownership %
Applicant 1 Applicant 2

Motor vehicles

Make

1.

Model

Year

Estimated value

Ownership %
Applicant 1 Applicant 2

Make

2.

Model

Year

Estimated value

Ownership %
Applicant 1 Applicant 2

Make

3.

Model

Year

Estimated value

Ownership %
Applicant 1 Applicant 2

Savings and term deposits

	Financial Institution	Estimated value	Ownership %	
			Applicant 1	Applicant 2
1.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
3.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Superannuation

	Fund manager	Estimated value	Ownership %	
			Applicant 1	Applicant 2
1.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
3.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Household contents

	Description	Estimated value	Ownership %	
			Applicant 1	Applicant 2
1.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
3.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Shares and investments

	Institution	Estimated value	Ownership %	
			Applicant 1	Applicant 2
1.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
3.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Other assets (Boats, Caravans, Tools, Jewellery)

	Description	Estimated value	Ownership %	
			Applicant 1	Applicant 2
1.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
3.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Liabilities

Existing loans

Facility type*	Loan purpose	Financial institution
<input type="text"/>	<input type="text"/>	<input type="text"/>
Interest Rate	Balance/limit	Monthly repayments
<input type="text"/>	<input type="text"/>	<input type="text"/>
P&I or IO	Payout	
<input type="text"/>	Yes No	
Facility type*	Loan purpose	Financial institution
<input type="text"/>	<input type="text"/>	<input type="text"/>
Interest Rate	Balance/limit	Monthly repayments
<input type="text"/>	<input type="text"/>	<input type="text"/>

P&I or IO	Payout	
<input type="text"/>	Yes	No

Facility type*	Loan purpose	Financial institution
<input type="text"/>	<input type="text"/>	<input type="text"/>
Interest Rate	Balance/limit	Monthly repayments
<input type="text"/>	<input type="text"/>	<input type="text"/>
P&I or IO	Payout	
<input type="text"/>	Yes	No

*Loan, Credit card, Overdraft, Lease, Guarantor.

Credit cards

	Financial institution	Credit limit	Interest rate	Current balance	Ownership %	
					Applicant 1	Applicant 2
1.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
3.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

HECS/Other debts

	Description	Remaining balance	Ownership %	
			Applicant 1	Applicant 2
1.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
3.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Solicitor & conveyancer's contact details (if applicable)

Acting for self

Name of firm	Contact Name	
<input type="text"/>	<input type="text"/>	
Address	Phone number	Email
<input type="text"/>	<input type="text"/>	<input type="text"/>
Suburb	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>

Statement delivery method

Statement Delivery Method (please cross one box only)

If you are an existing customer:

- your selection will apply to statements for all accounts, and
- if you do not cross one of the options below, your standing instructions will remain unchanged for all accounts.

eStatement (online) Paper (fee applies)

Note: For new members the default statement will be eStatement unless an alternative instruction is provided here. By choosing eStatements, your statements will be available to you on Online Banking. You will be able to download the PDF and/or print the statements. You will receive an email notification when your statement is added to your Online Banking. You will have to check your emails regularly and provide and update your email address if it changes. You can switch to paper statements at any time via Online Banking or by calling us.

We understand that each borrower is entitled to receive a copy of any notice or other document under the National Credit Code. By completing this Service Nomination and signing the declaration below, we are authorising the Bank to provide notices and documents on behalf of all of us to the person named.

We hereby nominate to receive all notices and documents in relation to this loan.

Documents required when applying for a Loan

Please note that failure to provide the required information may result in delays

Income for PAYG applicants (require two of the following)

- Two (2) current payslips no more than sixty (60) days old
- A written contract or letter from employer on company letterhead
- Payment Summary (most recent)
- Tax assessment notice (most recent) also to be provided if applicable
- Current statement of benefit from relevant government department as evidence of pension benefit allowance, entitlement
- Copy of tax return prepared by an accredited accountant and tax assessment notice (most recent) entitlement
- Three consecutive months' bank account statements showing regular salary credits, with the employer name evident.

Income for self-employed applicants (all required)

- Last two (2) year's business taxation returns
- Last two (2) year's financial statements (profit & loss & balance sheet)
- Last two (2) year's personal taxation returns
- Last two (2) year's personal taxation assessment notices
- Income Tax Lodgement Status Portal & Integrated Client Account Portal

Company or Trust applications (all required)

- Last two (2) year's financial statements for Trust or Company
- Last two (2) year's personal taxation returns for all Borrowers, Guarantors (including adult beneficiaries of a Trust) and Directors
- Signed and certified copy of Trust Deeds
- Certificate of registration issued by ASIC or an ASIC database search for a company

Other income

- Prior year dividend statement
- Rental statement(s) issued by the managing agent dated within 90 days

Purchases

- Contract of sale
- Evidence of funds to complete

Refinances

- Last three months loan statements for loan(s) being refinanced
- Last three months credit card(s) statements for cards being refinanced

Construction (registered builders)

- Fixed price building contract
- Copies of council approved plans/specifications

Additional information required

- Last three months bank statements showing salary credits and regular living expenses
- Recent statement for any all mortgages and personal loans
- Statutory declaration for gifted funds
- Copy of title/rates notice for unencumbered property

Member referral

Referrer's member name

Member number

Privacy disclosure statement

G&C Mutual Bank Limited trading as Unity & Reliance Bank ('the bank', 'we,' 'us,' or 'our') ABN 72 087 650 637, AFSL / Australian Credit Licence 238311 collects, uses and discloses personal information and credit information in accordance with the Privacy Act 1988.

Our policies

Privacy Policy

Personal information is treated in accordance with our Privacy Policy, which explains how you may:

- access your personal information held by us;
- seek correction of that information; and
- make a complaint about a breach of the Australian Privacy Principles or about how we deal with such complaints.

Privacy Notification

Before proceeding with this application, you should read our Privacy Notification which explains key information about why we're collecting your personal information, and how we use, disclose, and secure it.

Our Privacy Policy and Privacy Notification may be obtained by visiting our website, by request at any Service Centre or by calling us.

Collection of information

Before, during or after the provision of our products and services to you, we may collect your personal information for the purposes of providing products and services to you and managing our business. When providing credit to you, this may include assessing your application for consumer or commercial credit or to be a guarantor, assessing your credit worthiness, managing your loan or the arrangements under which your loan is funded or collecting overdue payments.

Some laws require us to obtain personal information about you before we provide you with particular products or services or process particular transactions in which you are involved – e.g. laws relating to anti-money laundering and counter- terrorism financing, consumer credit, taxation and real property transactions.

If you do not provide us with the personal information that we request, we may not be able to consider your application for credit or provide other products and services.

Disclosure of information

What information can be used and disclosed?

The Privacy Act allows us to use and disclose personal information we collect about you for the primary purpose for which it was collected and for related secondary purposes that you would reasonably expect. In connection with providing credit to you, personal information may include credit information such as:

- details to identify you and verify your identity, such as your name, sex, date of birth, current and 2 previous addresses, your current and last known employer, and your driver's licence number;
- the fact that you have applied for credit and the amount, or that we are a current credit provider to you, or that you have agreed to be a guarantor;
- advice that payments previously notified as unpaid are no longer overdue;
- information about your current or terminated consumer

credit accounts and your repayment history;

- payments overdue for at least 60 days and for which collection action has started;
- in specified circumstances, that in our opinion you have committed a serious credit infringement;
- the fact that credit provided to you by us has been paid or otherwise discharged; and
- other information about credit standing, worthiness, history or capacity that credit providers can disclose under the Privacy Act, including a credit report.

Who can give or collect information?

We may disclose your personal information (including credit-related information) to other organisations, for example:

- our related companies;
- external organisations that are our assignees, agents or contractors;
- organisations which we use to verify your identity, including checking your information with the document issuer or official record holder;
- external service providers to us, such as payment systems operators, mailing houses and research consultants;
- 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;
- insurers and re-insurers, where insurance is provided in connection with our services to you;
- other financial institutions, for example, when you apply for a loan from another credit provider and you agree to us providing information;
- credit reporting bodies, including disclosing that you are in default under a credit agreement or commit a serious credit infringement;
- lenders' mortgage insurers, where relevant to credit we have provided to you;
- debt collecting agencies, if you have not repaid a loan as required;
- our professional advisors, such as accountants, lawyers, valuers, and auditors, conveyancers and agents who represent you;
- state or territory authorities that give assistance to facilitate the provision of home loans to individuals such as the Commonwealth to meet the requirements for the SME Guarantee Scheme, Housing Australia as part of the First Home Loan Deposit Scheme, the NSW Government under the Shared Equity Home Buyer Helper Scheme and the Victorian Government under the Victorian Homebuyer Fund;
- certain entities that have bought or otherwise obtained an interest in your credit product, or that are considering doing so, and their professional advisors;
- 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 product;
- mortgage documentation services;
- trustees and managers of securitised loan programs;
- any organisation with which we are considering merging;

- your representative, for example, lawyer, mortgage broker, financial advisor or attorney, as authorised by you; or
- if required or authorised by law, to government and regulatory authorities.

We will take reasonable steps to ensure that these organisations are bound by sufficient confidentiality and privacy obligations with respect to the protection of your personal information.

We may also disclose your personal information (including credit-related information) to an individual or an organisation (a 'third party') if:

- you direct us to do so;
- you consent to the third party obtaining the information from us; or
- you consent to the third party accessing the information on our systems, and/or do anything which enables the third party to obtain access.

Your consent to a third party obtaining or accessing information may be implied from:

- your use of any service or application which a third party provides to you, or makes available to you, which involves the third party obtaining or accessing personal information held by us or organisations like us; or
- you doing anything else which enables the third party to obtain access to the information

The credit reporting bodies that 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 be able to disclose this to Equifax and illion. This may include information about whether you make repayments on time and whether your obligation to make those payments has been affected by a financial hardship arrangement. Any information that we provide to these bodies may be included in reports provided to credit providers to help them assess your creditworthiness.

You can ask Equifax and illion to not 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.

Guarantors

In connection with providing credit to you, we may give a guarantor, or a person considering becoming a guarantor, credit information about you to enable the guarantor to decide whether to act as guarantor, or to keep the guarantor informed about your repayment of the credit secured by the guarantee.

Disclosure to overseas recipients

Our service providers include businesses that are either based overseas or use overseas or cloud-based data storage, meaning your information may be disclosed to or stored in countries such as the United Kingdom, the Netherlands, Belgium, the United States of America, Singapore, New Zealand, India, Norway, Canada, Japan, Serbia, and the Philippines. Additionally, the Bank may sometimes send your information overseas to:

- service providers or third parties operating outside Australia for data storage
- complete international transactions, such as currency exchanges
- partner organisations assisting us in providing products and

services

- comply with legal obligations or assist government or law enforcement agencies

If we disclose your information internationally, the Bank ensures that appropriate privacy, data handling, and security measures are in place to protect your information.

Electronic verification

Under the Anti-Money Laundering and Counter-Terrorism Financing Act, we can disclose your name, residential address and date of birth to a credit reporting body. The purpose of this disclosure is to ask the credit reporting body to assess whether the personal information disclosed matches (in whole or part) personal information about you held in their records (if any). This electronic verification process helps us to verify your identity.

The credit reporting body may prepare and provide us with an assessment by using the personal information about you and the names, residential address and dates of birth contained in its records about other individuals.

If you do not consent to us verifying your identity by electronic verification, we will provide you with an alternate verification process to identify you. If this is the case, please contact us for further information.

Personal information about third parties

You represent that, if at any time you supply us with personal information about another person (for example a referee), you are authorised to do so; and you agree to inform that person about who we are, how to contact us, how to obtain our Privacy Policy, and that we will use and disclose their personal information for the purposes set out in this Notice and that they can gain access to that information.

Consent for electronic communication

We may contact you in relation to your membership and accounts. Our preference is for electronic communications. I / We agree that the Bank may contact me by any electronic communications to the address or phone number listed in this application:

- to provide delivery of National Credit Code documents such as loan offers (in the form of a contract for us to accept), precontractual documents and important notifications
- to send me statements and notices for all my banking accounts (including credit accounts); or
- to tell me that they are available to view or download from your internet banking site.

I understand that:

- for loan documents, the Bank must sign any loan offer you make to me
- the Bank will not post me paper statements and notices
- I need to check my emails regularly

I can withdraw this consent at any time and revert to paper documents and notices at any time by contacting the Bank

Security

We take all reasonable steps to ensure that your personal information (including credit-related information), held on our

website or otherwise, is protected from:

- misuse, interference and loss; and
- unauthorised access, disclosure or modification.

Your personal information may be held by us in paper or electronic form within secure systems in controlled facilities. Our security systems guard against unauthorised access, and access to your personal information is limited to employees on a need basis. All personal information is protected by restrictions on who may access it and for what purposes. Our employees, contractors, service providers and authorised agents are obliged to respect the confidentiality of personal information held by us.

Marketing preferences

Where we are permitted to do so by law, we may use your personal information, including your contact details, to provide you with information about products and services, including those of other organisations, which we consider may be of interest to you, unless you request not to receive marketing communications.

Marketing material can be delivered by a range of methods including SMS, email, online advertising and social media in accordance with the Spam Act 2001 (Cth) and the Privacy Act. If you receive marketing material from us and do not wish to receive this information any longer, please contact us directly or use the unsubscribe facilities included in our marketing communications.

Where applicable, you can opt out from receiving marketing material from us, by using the applicable 'unsubscribe' functionality or by contacting us directly.

Consumer data right

The Consumer Data Right gives you the right to:

- access some of the data (including personal information) held about you by us and by other data holders ('CDR Data');
- consent to an accredited third party accessing your CDR Data held by us; and
- consent to us accessing your CDR Data held by another data holder.

We have a policy about our management of CDR Data that is available through our website. You can also get an electronic or hard copy from us on request.

Acknowledgement & Declaration

By submitting and signing this membership application, I/we the Applicant(s) and/or Guarantor(s), as applicable acknowledge and declare:

- I apply to become a member of the Bank (if a membership is not held already)
- declare that all information provided is true and correct and not misleading in any respect;
- have read and understand the terms and conditions of the credit facility and agree to be bound by them;
- have read and understood the Privacy Policy and Privacy Notification, and acknowledge that I/we are authorised to provide the personal information in this application. I agree for my personal information to be collected, used and disclosed in accordance with the Privacy Notice and the Privacy Policy.

- authorise the Bank to make all relevant enquiries that the Bank considers necessary to assess this application for finance;
- request the Bank to make an assessment of my/our credit worthiness to provide a credit facility;
- acknowledge that the Bank will rely on this information and any information obtained from a credit reporting body to make a decision as to whether to offer me/us a credit facility;
- understand that if this application for finance does not proceed for whatever reason the Bank is not obliged to refund any fees, expenses and costs already paid by me/us.
- warrant that I/we are not an undischarged bankrupt or
- have not been bankrupt in the last five (5) years, and that there are no outstanding judgements or claims against me or any of us; and
- understand and acknowledge that approval of this application may be withdrawn should any false or misleading information have been supplied by me/us in this application.
- understand that by continuing with this application, the Bank will complete an Identity Check, Fraud Check and Credit Check. This will result in an enquiry being recorded on my credit file.
- understand that in connection with providing credit to you, the Bank may give a guarantor, or a person considering becoming a guarantor, credit information about me/us to enable the guarantor to decide whether to act as guarantor, or to keep the guarantor informed about your repayment of the credit secured by the guarantee.
- I agree to open and maintain an active Access transaction account with the Bank or where applicable a Mortgage Offset account
- I will notify the Bank within 30 days of any change in circumstances which affects my tax residency status and cause the information provided in this application to become incomplete and incorrect.
- Any information I provide to the Bank during our relationship, including my tax residency information, will be true and complete and I will not withhold any information on my financial position or commitments, or any change in my financial position or commitments that may be of interest to the Bank.

Applicant 1

Signature

Name of Applicant

Date

Applicant 2

Signature

Name of Applicant

Date

Next steps

Once you have completed this form and collated any available supporting documentation to assist us in completing your application, please return to us by:



Mail



Email



In person

Unity Bank

PO Box K237 Haymarket, NSW 1240

mail@unitybank.com.au

By visiting a Service Centre

G&C Mutual Bank

PO Box A253, Sydney South NSW 1235

info@gcmutual.bank

By visiting a Service Centre

We're ready to help, if you need assistance completing this form or have any questions, call us on (Unity) **1300 36 2000** or (G&C) **1300 364 400** or drop into your local Service Centre.

1. Introduction

G&C Mutual Bank is a credit provider and a holder of Australian Credit Licence number 238311.

This Credit Guide provides you with an understanding of what to expect from G&C Mutual Bank Limited and Unity Bank Limited trading as G&C Mutual Bank Limited when we provide credit to you. The Guide includes information about some of our obligations under the *National Consumer Credit Protection Act 2009 (the National Credit Act)*.

This Credit Guide may be provided to you by authorised staff or its credit representatives working in community Service Centres as practicable after it becomes apparent to us that we are likely to enter into a contract with you.

You may also receive other documents when we provide services or credit to you.

2. Borrowing money from us

The Bank provides loans to its members only. Under the National Credit Act we are prohibited from providing you with credit under a credit contract if the contract will be unsuitable for you.

Similarly, we are prohibited from increasing the limit of an existing credit contract, if the new limit will be unsuitable for you.

A credit contract or credit limit increase is unsuitable for you if, at the time the contract is entered or limit increased, it is likely that:

- you will be unable to comply with your financial obligations under the contract, or could only comply with substantial hardship at that time, or
- the contract or increase does not meet your requirements and objectives at that time.

The law presumes substantial hardship (unless the contrary is proved) if, at the time the assessment is made, compliance with financial obligations would require the sale of your principal place of residence.

3. Our obligation to make a credit assessment

Before providing you with credit, we must make a preliminary assessment as to whether the contract or increase in limit will be unsuitable for you.

In order to make this assessment we must:

- make reasonable enquiries about your requirements and objectives in relation to the credit contract; and
- make reasonable enquiries about your financial situation, and

- take reasonable steps to verify your financial situation.

Obtaining this information helps us get a reasonable understanding of your need for credit as well as your ability to meet all the repayments, fees, charges and transaction costs associated with the proposed credit contract.

The extent of the enquiries we undertake will depend on the circumstances.

4. Your right to receive a copy of the credit assessment

You have the right to request a copy of our assessment of your suitability.

You may request a copy of the credit assessment up to 7 years after the day on which the credit contract is entered or the credit limit is increased.

We must give you a copy of our assessment:

Your request is made	We will provide you your assessment
Before entering into the credit contract or increasing the credit limit	As soon as possible after we receive your request
Within 2 years after entering into the credit contract	Within 7 business days of our receiving the request
Between 2 and 7 years after entering into the credit contract	Within 21 business days of our receiving the request

We must provide you the copy of the assessment free of charge.

Note – you are only entitled to receive a copy of your assessment if your loan is approved or credit limit increased.

You have other rights to access personal information we collect about you under the provisions of the *Privacy Act 1988 (Cth)*. A copy of our Privacy Policy is available on request, on our website, through our Service Centres or by calling 1300 36 2000 or 1300 364 400.

5. Complaints and feedback

If we can improve our services, we welcome your feedback. If you have any issues, suspect an error, or have any concerns about your accounts, we genuinely want to help resolve them.

We have a dispute resolution system to deal with any complaints you may have in relation to your Bank account, access facility or transactions on your account. Our dispute resolution policy requires us to deal with any complaint efficiently, promptly and

sympathetically.

What to do if you have a complaint

You can access our complaint resolution service in the following ways:

Phone:	1300 36 2000 or 1300 364 400
Mail:	PO Box A253, Sydney South NSW 1235 or PO Box K237 Haymarket, NSW 1240
Email:	info@gcmutual.bank or mail@unitybank.com.au
Website:	www.gcmutual.bank or www.unitybank.com.au
In person:	Visit one of our Service Centre locations
Website:	Online form through our website or through secure messaging in Online Banking

Our staff have a duty to deal with your complaint under our dispute resolution policy. Our staff must also advise you about our complaint handling process and the timetable for handling your complaint.

We also have an easy-to-read guide to our complaints and dispute resolution process available to you on request and on our website.

Details of your complaint

To help us resolve your concerns it's important to give us all the information you have, such as account information, contact details, detailed information regarding your complaint and how you would like your complaint to be resolved.

If we receive everything, we will be able to properly investigate your complaint and work towards a resolution.

What we will do if you have a complaint

Once your complaint is made to us, we will acknowledge your complaint (generally by the next business day), give you a reference number, and let you know the name and contact details of the person who's handling it as soon as we can.

Our aim is to have your complaint resolved as soon as practical, although we may need up to 30 calendar days. In exceptional circumstances, a resolution may take a longer than 30 calendar days, in which case we will keep you informed of the progress of our investigations and provide you with notification of the delay as well as an explanation.

If your complaint is related to hardship, it will be referred to a specialist in this area, and we will aim to respond to you within 21 calendar days.

What to do if you are not satisfied with the resolution

If you are not satisfied with the way in which we resolve your complaint or the speed at which we respond, please raise this with our Complaints Officer.

If your complaint is still unresolved after 30 days, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA), which is an independent external dispute resolution body that is free to consumers. You can contact AFCA at:

Phone:	1800 931 678
Mail:	GPO Box 3, Melbourne, VIC 3001
Email:	info@afca.org.au
Website:	http://www.afca.org.au

AFCA requires you to contact us in the first instance to try to resolve your complaint.

6. Financial Hardship

If your financial circumstances change due to unexpected life events such as job loss, accidents, illness, relationship breakdown, or natural disasters which make it difficult for you to manage your debts and to make repayments, please call us as soon as possible to discuss the situation and your options.

We have a centralised financial hardship team and our approach is to actively assist any member experiencing financial difficulty. Knowing early increases our ability to work with you and assess your situation on a case by case basis.

We will work with you to tailor a suitable plan and will suggest solutions based on the nature of your financial hardship (short term, where restoring your financial position is possible in a few months, or long term, where it may take longer than a few months).

Depending on the nature of your circumstances, we offer a range of options to help best suit your needs, including:

- deferral of repayments for an agreed period of time
- tailored payment arrangements, such as reducing the amount of each payment due
- short-term concessional interest rates
- providing interest-only repayment options on loans
- providing fee waivers

- reducing the limit available on credit contracts; and

- suspending recovery processes to allow you time to get back on your feet

To enable us to better assess your situation, we may need additional information or documentation from you relating your situation, current and projected financial position.

We also understand that at times you may like to have a friend, relative or third-party representative such as a financial counsellor deal with us, on your behalf. Should this be the case, we require written authority to discuss your personal and account information first to maintain your privacy and then can work together to get you back on track.

If you are in a tough situation financially, please call us, visit one of our Service Centres or refer to our website at www.gcmutual.bank/about/financial-hardship/ for more information.

7. Updating this Credit Guide

All details are current as at the date of this Credit Guide. We will publish minor changes on our website. We will update the Credit Guide if there are any material changes adverse to borrowers.

Contact us for further information.

8. More information on borrowing from us

For general information about borrowing (including loan calculators to help you understand the effect of interest rates, fees and charges and different loan options) visit our website at: www.gcmutual.bank or www.unitybank.com.au.