



Office use only  
Application number:

\_\_\_\_\_  
Primary borrower customer number:

\_\_\_\_\_  
Joint borrower customer number:

# personal loan application

Amount applying for \$ \_\_\_\_\_ Purpose of loan \_\_\_\_\_

## ▶ Loan details

Qantas Points Car Loan (fixed rate)  Special Secured Personal Loan (vehicle, boat, caravan)  
 Unsecured Personal Loan  Overdraft  
 Top up on my current loan

Loan Term (1-7 years): \_\_\_\_\_

Qantas Frequent Flyer number: \_\_\_\_\_

If you're not currently a Member of the Qantas Frequent Flyer program, you'll need to complete an online application form available at [qantas.com/joinqffqudos](http://qantas.com/joinqffqudos)

### Personal Loan Secured – details of security (if applicable)

Make: \_\_\_\_\_ Year: \_\_\_\_\_ Model: \_\_\_\_\_

Purchase price \$ \_\_\_\_\_

Deposit or Trade \$ \_\_\_\_\_

## ▶ Primary borrower details

This is the main borrower, who will receive Qantas Points (where applicable).

Title: \_\_\_\_\_ First: \_\_\_\_\_ Middle: \_\_\_\_\_

Surname: \_\_\_\_\_

Customer number: \_\_\_\_\_ Date of birth: \_\_\_\_/\_\_\_\_/\_\_\_\_

No. of dependants (including spouse): \_\_\_\_\_

Are you an Australian resident?  Yes  No If no, what is your nationality? \_\_\_\_\_

Drivers licence no: \_\_\_\_\_ Expiry date: \_\_\_\_/\_\_\_\_/\_\_\_\_

Current residential address: \_\_\_\_\_

How long have you lived at this address? Years: \_\_\_\_\_ Months: \_\_\_\_\_

At this address are you  Buying  Renting  Boarding  Own  Rent free accommodation

Previous home address if less than 3 years: \_\_\_\_\_

Postal address (if different to current residential address): \_\_\_\_\_

Contact number: \_\_\_\_\_

Email address: \_\_\_\_\_

### Current employment details

Full time  Part-time  Casual  Self-employed  Other

Employer: \_\_\_\_\_ Position: \_\_\_\_\_ Date commenced: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Your after tax income from main employment per month: \$ \_\_\_\_\_

Other income per month \_\_\_\_\_ Other income description \_\_\_\_\_

Are you a customer of Qudos Bank?

Yes What is your customer number? \_\_\_\_\_

No Your relationship to the Primary borrower (family, friend, colleague): \_\_\_\_\_

### ▶ Joint borrower details (only complete if you're applying for a joint loan)

Title: \_\_\_\_\_ First: \_\_\_\_\_ Middle: \_\_\_\_\_

Surname: \_\_\_\_\_

Date of birth: \_\_\_\_ / \_\_\_\_ / \_\_\_\_ No. of dependants (including spouse): \_\_\_\_\_

Are you an Australian resident?  Yes  No If no, what is your nationality? \_\_\_\_\_

Drivers licence no: \_\_\_\_\_ Expiry date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

### Joint borrower's contact details (if different to Primary borrower)

Current residential address: \_\_\_\_\_

How long have you lived at this address? Years: \_\_\_\_\_ Months: \_\_\_\_\_

At this address are you  Buying  Renting  Boarding  Own  Rent free accommodation

Previous home address if less than 3 years: \_\_\_\_\_

Postal address (if different to current residential address): \_\_\_\_\_

Contact number: \_\_\_\_\_

Email address: \_\_\_\_\_

### Joint borrower's employment details

Full time  Part-time  Casual  Self-employed  Other

Employer: \_\_\_\_\_ Position: \_\_\_\_\_ Date commenced: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Your after tax income from main employment per month: \$ \_\_\_\_\_

Other income per month \_\_\_\_\_ Other income description \_\_\_\_\_

Are you a customer of Qudos Bank?

Yes What is your customer number? \_\_\_\_\_

No Your relationship to the Primary borrower (family, friend, colleague): \_\_\_\_\_

## ➤ Borrower(s) assets and liabilities

### Assets

Description	Details	Estimated Value
Residence		
Other property / land		
Motor vehicle		
Motor vehicle		
Savings Accounts		
Savings Accounts		
Superannuation		
Investments		
Other		

## Monthly living expenses

Liabilities / commitments	Monthly payments	Balance Owing	Limit approved	Payable to
Mortgage / rent / board	\$	\$	\$	
Other mortgages	\$	\$	\$	
Lease	\$	\$	\$	
Credit card	\$	\$	\$	
Credit card	\$	\$	\$	
Store account	\$	\$	\$	
Overdraft	\$	\$	\$	
Personal loan	\$	\$	\$	
Basic living expenses (Food and groceries, clothing, utilities, insurances, car expenses, phones, internet, subscriptions (e.g. Foxtel))	\$			
Child support	\$			
Private school fees	\$			
HELP Debt (Formerly HECS)	\$			
Childcare fees	\$			
Other	\$			

Do you expect any significant changes to your financial situation in the next 12-24 months?

No

Yes (please provide details) \_\_\_\_\_

## ➤ Establishment fee

An Establishment fee of \$150 applies to our personal loans and overdrafts. If you applied for an overdraft, we will debit the fee from your overdraft account when it is established.

For all other personal loans, please let us know how you'd like to pay the fee

Charge the fee from my Qudos Bank account: \_\_\_\_\_

Finance the fee on top of the loan

Debit the fee from my loan proceeds

## ➤ Loan protection insurance

We can provide you with information on or a quote for loan protection insurance that will help protect your loan repayments in the event of sickness, accident, unemployment or death. The disability and unemployment covers of this insurance are provided by Allianz Australia Insurance Limited (Allianz) ABN 15 000 122 850 AFSL 234 708 and the death cover is provided by Allianz Australia Life Insurance Limited (Allianz Life) ABN 27 076 033 782 AFSL 296 559. It is not compulsory to take out loan protection insurance and you may be able to obtain this type of insurance from another insurer. You should obtain and read the relevant Product Disclosure Statement (PDS) and policy wording to decide whether to take out loan protection insurance. A PDS incorporating the policy wording can be obtained by calling **1300 747 747**.

Please tick:

Yes, please provide me with a quote for loan protection insurance

Yes, please provide me with more information on loan protection insurance

No, I do not want loan protection insurance

## ➤ Service nomination for loan

This notice is required from joint borrowers living at the same address. It enables the bank to issue one statement or notice to the nominee's home or business instead of two statements or notices to the same address.

### To nominate one of the joint borrowers, or a person generally

I/We nominate (full name of person nominated)

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to receive notices and other documents under the Credit Code on behalf of me/all of us.

OR

### For joint borrowers living at the same address

We consent to notices and other documents under the National Credit Code to us being sent jointly to us at

(address for service) \_\_\_\_\_

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### Important notice

Each of the persons signing this nomination is, nevertheless, entitled to receive a copy of any notice or other documents under the National Credit Code.

By signing this form, you are giving up a right to be provided with information direct/separately from us.

Any of the persons who have signed this form can advise us at any time in writing that they wish to cancel their nomination and accordingly wish to receive direct/separately a copy of any notice or other documents under the National Credit Code.

## » Declaration

By submitting this application, I/We declare that.

1. I/We have not been declared bankrupt in the past 3 years.
2. I/We have not had any court judgments, garnishees or legal proceedings.
3. I/We are permanent residents of Australia.
4. If applicable, I/We acknowledge I/We have read and agreed to the Qudos Points Banking Rewards Terms and Conditions, available at [qudosbank.com.au](http://qudosbank.com.au).
5. I/We warrant that the details of my financial position disclosed in this application are true, complete and accurate. I/We acknowledge that Qudos Bank is basing its decision on whether or not to grant the loan on the details disclosed and is relying on my declaration and warranty. I/We acknowledge that a breach of this warranty may result in civil or criminal liability.
6. I/We understand that Qudos Bank may ask for verification of information given by me in support of the loan and undertake to supply that information on request and that the loan agreement will not be accepted until I/we have complied with those requests and all information is found to be accurate by Qudos Bank.
7. I/We acknowledge that I/We have read and accept the Privacy Notice and consent to Qudos Bank obtaining a credit report on all applicants.
8. I/We apply to be a customer of Qudos Bank and for an Everyday Access Account. I/We will be issued with 5 unpaid \$2 shares and agree to be bound by the Qudos Bank Constitution. I/We have read and accept Qudos Bank's [Terms and Conditions for Savings Accounts and Payments Services](#) and [Financial Services Guide](#), also available at [qudosbank.com.au](http://qudosbank.com.au).
9. I/We consent to Qudos Bank giving Disclosure Documents by making them available at [qudosbank.com.au](http://qudosbank.com.au). I/We acknowledge that Disclosure Documents can be obtained from any Qudos Bank branch or by calling **1300 747 747**, and the Qudos Bank Constitution and Annual reports can be obtained at [qudosbank.com.au](http://qudosbank.com.au).

### Primary borrower

Name: \_\_\_\_\_

Signed: \_\_\_\_\_ Date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

### Joint borrower (if applicable)

Name: \_\_\_\_\_

Signed: \_\_\_\_\_ Date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

## » Your Personal Loan checklist

Thank you for your application. To help us to process your application as quickly as possible, please include the following documents for all borrowers with your completed form.

### **Income:**

- Wages > if not with Qudos Bank, 3 most recent payslips, or last PAYG payment summary and letter from your employer confirming your employment.
- Self employed > last 2 tax returns (personal & business).
- Retired > Centrelink or Superannuation income statement.
- Rental Income > Real Estate Agent confirmation letter.

### **Assets**

- Savings > if not with Qudos Bank, most recent statement of account.

### **Liabilities**

- Loans/credit cards > if not with Qudos, most recent 3 months worth of statements.

PLEASE NOTE: Additional information may be required during the application process.

Send your application and documents to Locked Bag 5020 Mascot NSW 1460, fax to **02 9582 3309** or visit your nearest branch. If you need any help or have any questions, call **1300 747 747** or email us at [lending@qudosbank.com.au](mailto:lending@qudosbank.com.au)

## » Privacy notice

This Privacy Notice sets out:

- > how and why we collect and use your information
- > how you may access your information held by us
- > 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 customers 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 customers 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.

If you give us personal information about someone else (e.g. a joint borrower or guarantor), please show them a copy of this notice so they may understand how their personal information may be used or disclosed by us in connection with your dealings with us.

### **What happens if you don't wish to provide all of your personal information?**

If we're unable to collect all or some of your personal information, we will be unable to provide you with the financial products and services you applied for.

### **How you can access your information**

You can request access to your information at any time.

If you do not make your repayments when they fall due or commit a serious credit infringement, we may disclose this to Veda Advantage (Veda). Any information we provide to Veda will be included in reports provided to credit providers to help them to assess your creditworthiness.

You can ask Veda 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.

Veda's policy on the management of information is available at [veda.com.au](http://veda.com.au).

You can contact Veda Advantage by:

Phone – 1300 762 207

Mail - Level 15/100 Arthur Street  
North Sydney NSW 2060

### 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
- > any person who introduces you to us
- > your employer
- > your joint borrower(s), account holder(s) or signatories
- > for property loans - property valuers, insurers and online property exchange networks for electronic conveyancing (PEXA)
- > mortgage documentation service
- > trustee and manager of securitised loan programs
- > any proposed guarantor loan
- > debt collection agencies, lawyers, process servers our auditors
- > Qantas Airways Limited for awarding Qantas Points

We will also disclose your information to law enforcement and government agencies as required by law.

Where you are applying for or hold a loan, we may also disclose personal information, including information about your other credit liabilities, repayments and defaults, to credit reporting bodies. We may also collect this information from credit reporting bodies. Information about credit reporting, including the name and contact details of these credit reporting bodies when we may disclose your personal information to them to include in a report about your credit worthiness, and how you can request credit reporting bodies not to use your information in certain circumstances, is available in our Privacy Policy.

### Our Privacy Policy

Our Privacy Policy is available at [www.qudosbank.com.au](http://www.qudosbank.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.

### Disclosure to overseas recipients

We may disclose your personal information to the United Kingdom if you make online purchases using a Visa debit or credit card as part of the Verified by Visa service.

We may also disclose your personal information overseas if you request us to arrange an international funds transfer (more information will be provided when you make such a request).

However, if we do disclose this information outside Australia, we will do so on the basis that the information will be used only for the purposes set out in this document.

### How to contact us

To request access or seek correction of your information, make a complaint or for any other privacy inquiry, please contact us:

- > in person at one of our branches
- > by calling us on **1300 747 747**
- > by email at **Privacy@qudosbank.com.au**
- > in writing to Qudos Bank Privacy Officer, Locked Bag 5020 Mascot NSW 1460