



Office use only  
Application number:

\_\_\_\_\_  
First 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\*: \_\_\_\_\_

\*Qantas Points Car Loan only: 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/joinffqudos](https://qantas.com/joinffqudos)

Repayment Frequency:

Weekly  Fortnightly  Monthly

### Repayment Source

Existing Qudos Account

New Qudos Account Required

External Account: BSB \_\_\_\_\_ Account \_\_\_\_\_

Name of Account \_\_\_\_\_

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

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

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

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

## ▶ First applicant details

This is the borrower who will receive Qantas Points where a Qantas Points product has been selected.

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

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

Date of birth: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_ Marital status: \_\_\_\_\_

Number of dependents: \_\_\_\_\_ Age(s): \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

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

*You nominate the above residential address and email address as your address for service.*

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

At this address, are you:

Owning  Buying  Renting  Boarding  Living with parent(s)  Rent free accommodation

Your previous residential address (if at current address less than 3 years): \_\_\_\_\_

### Current employment details

Employer: \_\_\_\_\_ Position: \_\_\_\_\_ Occupation: \_\_\_\_\_

Full time  Part-time  Casual  Self-employed  Other (please specify) \_\_\_\_\_

Date employment commenced: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

### Previous employment (if current is less than 2 years)

Employer: \_\_\_\_\_ Position: \_\_\_\_\_ Occupation: \_\_\_\_\_

Full time  Part-time  Casual  Self-employed  Other (please specify) \_\_\_\_\_

Date employment commenced: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_ Date employment ceased: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

### Income

Your salary/income: \_\_\_\_\_ Frequency:  Weekly  Fortnightly  Monthly  Annually

Is this before or after tax:  Before  After

Other Income (please specify): \_\_\_\_\_

### ▶ Joint applicants details

Are you the partner/spouse of the first applicant:  Yes  No

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

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

Date of birth: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_ Marital Status: \_\_\_\_\_

Number of dependents: \_\_\_\_\_ Age(s): \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

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

*You nominate the above residential address and email address as your address for service.*

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

At this address, are you:

Own  Buying  Renting  Boarding  Living with parent(s)  Rent free accommodation

Your previous residential address if less than 3 years: \_\_\_\_\_  
\_\_\_\_\_

**Current employment details**

Employer: \_\_\_\_\_ Position: \_\_\_\_\_ Occupation: \_\_\_\_\_

Full time  Part-time  Casual  Self-employed  Other (please specify) \_\_\_\_\_

Date employment commenced: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

**Previous employment (if current is less than 2 years)**

Employer: \_\_\_\_\_ Position: \_\_\_\_\_ Occupation: \_\_\_\_\_

Full time  Part-time  Casual  Self-employed  Other (please specify) \_\_\_\_\_

Date employment commenced: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_ Date employment ceased: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

**Income**

Your salary/income: \_\_\_\_\_ Frequency:  Weekly  Fortnightly  Monthly  Annual

Is this before or after tax:  Before  After

Other Income (please specify): \_\_\_\_\_

## ➤ Assets and liabilities

### Assets

Description	Details	Estimated Value
Property		\$
Property		\$
Property		\$
Motor vehicle		\$
Motor vehicle		\$
Personal Effects/Contents		\$
Savings Account		\$
Savings Account		\$
Savings Account		\$
Superannuation		\$
Superannuation		\$
Other Investments/Shares		\$

### Liabilities

Description	Monthly Payments	Facility Limit	Outstanding Balance	Where is the account held?
Home loan	\$	\$	\$	
Home loan	\$	\$	\$	
Home loan	\$	\$	\$	
Personal loan	\$	\$	\$	
Personal loan	\$	\$	\$	
Car Loan/Lease/Hire Purchase	\$	\$	\$	
Credit card	\$	\$	\$	
Credit card	\$	\$	\$	
Credit card	\$	\$	\$	
Overdraft	\$	\$	\$	
Other (specify) _____	\$	\$	\$	
Other (specify) _____	\$	\$	\$	

### General expenses

Description	Monthly Payments
Food & groceries	\$
Clothing	\$
Communications (phones, internet)	\$
Subscription services (e.g. Foxtel, Netflix)	\$
Car costs (registration, green slip, services)	\$
Travel costs (train, bus, petrol)	\$
Electricity & Gas	\$
Land Rates and/or Strata fees	\$
Water rates	\$
Car Insurance	\$
House Insurance	\$
Life Insurance	\$
Health Insurance	\$
Gym	\$
Other (specify) _____	\$

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

## ➤ Nomination to receive notices

If there are two or more borrowers, you can nominate one of the borrowers to receive notices or other documents on behalf of all borrowers, instead of notices or other documents being sent to all borrowers.

I/We nominate (full name of borrower) \_\_\_\_\_

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

Important notice – Each borrower is 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 from us.

Any person who has signed this form can advise us at any time in writing that they wish to cancel their nomination, in which case we will send a separate copy of any notice or other document under the National Credit Code to each borrower.

Qudos Bank is helping the environment by providing Disclosure Documents electronically by making them available on our website [qudosbank.com.au](http://qudosbank.com.au). Disclosure Documents are our Financial Services Guide (FSG), our Terms and Conditions for Savings Accounts and Payment Services, Interest Rate Brochure and Fees and Charges Brochure. By submitting this application you consent to Qudos Bank giving you the Disclosure Documents by making them available on our website. You can obtain paper Disclosure Documents at any of our branches or by calling 1300 747 747.

## ➤ Consent to Electronic Communications

By submitting this application, you consent to receiving notices and other documents – including notices and other documents under the National Credit Code, and disclosures for the purposes of the Corporations Act – from Qudos Bank electronically.

### You acknowledge that:

- we may no longer send paper copies of notices, statements, disclosures and other documents to you;
- you need to check your email regularly for notices, statements, disclosures and other documents; and
- you can withdraw your consent to receiving notices, statements, disclosures and other documents electronically at any time.

We will send electronic communications to the email address for service you have nominated in this application.

## ➤ Notice of AGMs and Directors Elections

Notices are important because they inform you about matters in relation to which you may wish to attend AGMs, for example, voting on Directors Elections and any special resolutions.

We encourage all Members to attend AGMs as this enables you to participate in the governance of Qudos Bank and its future direction. It's your opportunity as our owners to ask questions about, and comment on, the management of Qudos Bank, its financial standing and performance. You can also ask the auditor of Qudos Bank questions about the conduct of the audit of Qudos Bank and the preparation and content of the auditor's report.

You can have your say by voting on any proposal to amend the constitution of Qudos Bank or on any other matter in relation to the management of Qudos Bank. If you can't attend in person, you can appoint a proxy to attend and vote for you at the meeting.

We will always provide notice of AGMs and Directors Elections through a variety of different electronic means, for example, on our website and in Online Banking. And we'll also publish a notice of meeting in The Australian newspaper and in our branches around Australia. If you have an email address registered with us, we will also email you a notification alert about the AGM and voting process, and where you can go to obtain further information. If you would like to receive an individual notice in the mail, please send us a Secure Mail or call us on 1300 747 747.

If you don't elect to receive individual notice, we're not required to send a paper notice to you. However, you can change your mind at any time, just let us know and we'll change your preferences in our systems.

## » Declaration

I / We have not been bankrupt in the past 3 years.

I / We have not had any court judgements, garnishees or legal proceedings.

I / We are Australian Citizens or permanent residents of Australia.

I / We acknowledge I/we have read and accept the Privacy Notice and consent to Qudos Bank obtaining a credit report on all applicants.

I/We acknowledge and consent to the Consent to Electronic Communications.

If not already a Member, I/we apply for Membership of Qudos Bank and a General Savings Account. I / We agree to be bound by the Qudos Bank Constitution and acknowledge that I / We have read and received the Qudos Bank Financial Services Guide, Terms and Conditions for Savings Accounts and Payment Services available at quodosbank.com.au.

If applicable, I/we acknowledge that we have read and received the Qantas Point Banking Rewards Programs Terms and Conditions (for Qantas Points Home Loan) and/or the Value Package Terms and Conditions (for Value Package Home Loan), available at quodosbank.com.au.

I / We declare and warrant that the details of my financial position disclosed in this application are true, complete and accurate in all respects. 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 declaration and warranty may result in either civil or criminal liability.

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 to be found to be accurate by Qudos Bank.

I / We acknowledge that if my home loan application is approved but I choose not to proceed to funding I will reimburse Qudos Bank for any valuation or legal costs incurred by them in processing my application.

By submitting this application you consent to Qudos Bank giving you the Disclosure Documents by making them available at quodosbank.com.au. You can obtain paper Disclosure Documents at any of your branches or by calling 1300 747 747. You can also obtain our Constitution and Annual Reports at quodosbank.com.au.

### Primary applicant

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

### Joint applicant (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@quodosbank.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 members acquire from us
- › To comply with legislative requirements and to prevent fraud and other criminal activities
- › 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 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.

We may also collect personal information about you from other people and organisations, for example, your representatives, your employer and service providers, including to prevent fraud.

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 if you don't 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 products and services you applied for.

### How you can access your information

You can request access to your information at any time.

### Providing your information to credit reporting bodies

The credit reporting body we disclose information to is Equifax Australia (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 [equifax.com.au](http://equifax.com.au).

You can contact Equifax 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 can disclose your information to:

- › Entities that verify identity
- › Providers of payments and card services, when you make a transaction using a payment service or a card
- › Lawyers, conveyancers, accountants, brokers, agents and other service providers who represent you and/or provide services to 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 of a loan
- › Debt collection agencies, lawyers, process servers, our auditors



- > Qantas Airways Limited for awarding Qantas Points
- > Organisations that help identify illegal activities and prevent fraud

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 [qudosbank.com.au](https://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
- > How we manage your credit-related personal 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](mailto:privacy@qudosbank.com.au)
- > In writing to Qudos Bank Privacy Officer,  
Locked Bag 5020 Mascot NSW 1460

**1300 747 747 | [qudosbank.com.au](https://qudosbank.com.au)**