



# Firefighters Credit Co-operative Limited

408 Brunswick Street  
Fitzroy VIC 3065  
T 03 8417 1777 / 1300 366 350  
F 03 8417 1799  
E [info@fccl.com.au](mailto:info@fccl.com.au)  
[www.fccl.com.au](http://www.fccl.com.au)

Firefighters and Affiliates Credit Co-operative Limited  
ABN 68 087 651 429 AFS Licence 24089

## **PLEASE READ CAREFULLY BEFORE COMPLETING APPLICATION**

**Documentation required to be provided to assist with preparation of a Firefighters Credit Co-operative Loan**

### **Required for all Loan Applications:**

1. Full and detailed completion of a loan application form
2. Two current pay slips if you are on a salaried income or the last two years income tax returns if you're self employed
3. If you do not do your daily banking with the Credit Co-operative 3 months of up to date statements on your everyday savings accounts and/or 3 months statements of the account where your salary is credited
4. If you have a credit card account/s we need 3 months of up to date statements
5. If you have a home, personal loan or a lease with another financial institution we also require 3 up to date statements

### **PLUS Required for a Car Loan where the car is the security: (prior to documentation/funding)**

- 1) If being purchased through a car dealer a copy of sale contract or a description of the car you are looking to purchase e.g. make, model, price etc
- 2) If being purchased privately we must receive a letter from the owner confirming they are selling the car to you and are the registered owner and a copy of the existing registration certificate
- 3) Prior to funding an insurance Certificate of Currency with the Firefighters Credit Co-operative noted as the interested party

### **PLUS Required for a New Home Loan for a purchase (prior to documentation/funding):**

- 1) Copy of the sale contract and section 32 if you have signed contract or a description of the property that you are looking to purchase e.g. price, suburb
- 2) Name of the Solicitor acting on your behalf
- 3) Copy of Rates certificate if available
- 4) Prior to funding an insurance Certificate of Currency with the Firefighters Credit Co-operative noted as the interested party

### **PLUS Required for a New Home Loan for refinance (prior to documentation/funding):**

- 1) Copy of Rates Certificate if available
- 2) Prior to funding an insurance Certificate of Currency with the Firefighters Credit Co-operative noted as the interested party

If any further documents are required to assist with assessment of the loan our staff will be in contact with you.

# FIREFIGHTERS & AFFILIATES CREDIT CO-OPERATIVE LTD

408 Brunswick Street, Fitzroy, VIC3065  
Ph: (03) 8417 1777 or 1300 366 350 Fax: (03) 8417 1799  
Australian Credit Licence Number 240898



## LOAN APPLICATION

Member No:

Please print clearly. ALL questions must be answered. INCOMPLETE applications may cause delay in processing

|  |         |                                   |
|--|---------|-----------------------------------|
| Amount Required  | \$..... | Purpose of loan .....             |
| Current Limit FFCC O/D   | \$..... |                                   |
| Current Outstanding Loans FFCC   | \$..... | Term of loan.....years/or         |
| Total Loan   | \$..... | Repayment amount \$.....per w/f/m |
| <input type="checkbox"/> Personal <input type="checkbox"/> Residential <input type="checkbox"/> Overdraft <input type="checkbox"/> Commercial <input type="checkbox"/> Other |         |                                   |

### APPLICANT DETAILS

Title: ..... Surname: ..... Given Names: .....  
Date of Birth: ..... ☐ Married   ☐ De Facto   ☐ Single   ☐ Widowed   ☐ Separated  
Drivers Licence No: ..... No of Dependants: ..... Ages: .....

### ADDRESS DETAILS

Current Residential Address: .....  
No ..... Street Name ..... Suburb ..... Postcode .....  
How long there? ..... Telephone: ..... Mobile: .....  
☐ Fully Owned   ☐ Buying   ☐ Renting   ☐ Parents/relatives   ☐ Boarding   ☐ e-mail: .....  
If renting or boarding: .....  
Landlord Name and address ..... Telephone .....  
Previous Address (if current address less than 2 years) .....  
How long there: .....

### APPLICANT'S EMPLOYMENT

Employer's name: ..... Station & Shift: .....  
Employer's Address: ..... Telephone: .....  
Present Occupation: ..... Length of Service: .....years.  
Status of Employment: ☐ Permanent   ☐ Casual   ☐ Contract   ☐ Full Time   ☐ Part time  
Previous employment (if employed for less than 2 years).....

### APPLICANT 2 DETAILS

Title: ..... Surname: ..... Given Names: .....  
Date of Birth: ..... ☐ Married   ☐ De Facto   ☐ Single   ☐ Widowed   ☐ Separated  
Drivers Licence No: ..... No of Dependants: ..... Ages:.....

### ADDRESS DETAILS

Current Residential Address: .....  
No ..... Street Name ..... Suburb ..... Postcode .....  
How long there? ..... Telephone: ..... Mobile: .....  
☐ Fully Owned   ☐ Buying   ☐ Renting   ☐ Parents/relatives   ☐ Boarding   ☐ e-mail: .....  
If renting or boarding: .....  
Landlord Name and address ..... Telephone .....  
Previous Address (if current address less than 2 years) .....  
How long there: .....

### APPLICANT 2 EMPLOYMENT

Employer's name: ..... Station & Shift: .....  
Employer's Address: ..... Telephone: .....  
Present Occupation: ..... Length of Service .....years.  
Status of Employment: ☐ Permanent   ☐ Casual   ☐ Contract   ☐ Full Time   ☐ Part time  
Previous employment (if employed for less than 2 years).....

### PERSONAL CONTACTS (please supply the name of one relative and one friend not living with you)

|            |               |                 |
|------------|---------------|-----------------|
| Name ..... | Address ..... | Telephone ..... |
| Name ..... | Address ..... | Telephone ..... |

P.T.O. MUST BE COMPLETED AND SIGNED BY ALL APPLICANTS

| <b>DECLARATION BY BORROWERS</b>   | <b>Applicant 1<br/>Y/N</b> | <b>Applicant 2<br/>Y/N</b> |
|---|----------------------------|----------------------------|
| Have you ever been bankrupt or insolvent, or ever assigned your estate been assigned for the benefit of creditors?        |                            |                            |
| Have you ever been shareholders or officers of any company of which a manager, receiver or liquidator has been appointed? |                            |                            |
| Have you had any judgements or other legal proceedings against your for non payment of a debt?                            |                            |                            |
| Have you ever been registered with a credit reporting agency as in default?   |                            |                            |
| Are you the director or shareholder of any companies?   |                            |                            |

**INCOME (Proof of all income must be attached)**

|                                       | <b>Applicant 1</b> | <b>Applicant 2</b> |
|---------------------------------------|--------------------|--------------------|
| What is your Gross Salary:            | \$ w/f/m           | \$ w/f/m           |
| Other income (e.g. Rental income):    | \$ w/f/m           | \$ w/f/m           |
| Interest, dividend, (please specify): | \$ w/f/m           | \$ w/f/m           |
|                                       | \$ w/f/m           | \$ w/f/m           |
|                                       | \$ w/f/m           | \$ w/f/m           |
| Less Tax:                             | \$ w/f/m           | \$ w/f/m           |
| Total Net Income:                     | \$ w/f/m           | \$ w/f/m           |

| <b>ASSETS</b>          |    | <b>COMMITMENTS</b>     |                        |                          |                  |                |
|------------------------|----|------------------------|------------------------|--------------------------|------------------|----------------|
| <b>Value</b>           |    | <b>Type of Finance</b> | <b>Lending Company</b> | <b>Amount/<br/>Limit</b> | <b>Repayment</b> | <b>Balance</b> |
| Residential Property   | \$ | Mortgage               |                        | \$                       | \$ w/f/m         | \$             |
| Other Real Estate      | \$ | Personal Loan          |                        | \$                       | \$ w/f/m         | \$             |
| Vacant Land            | \$ | Rent/Board             |                        | \$                       | \$ w/f/m         | \$             |
| Motor Vehicles         | \$ | Credit Cards           |                        | \$                       | \$ w/f/m         | \$             |
| Furniture              | \$ | Overdraft              |                        | \$                       | \$ w/f/m         | \$             |
| Caravan, Boat etc.     | \$ | Maintenance/           |                        | \$                       | \$ w/f/m         | \$             |
| Savings – Firefighters | \$ | Child Support          |                        | \$                       | \$ w/f/m         | \$             |
| Savings – bank         | \$ | Guarantees             |                        | \$                       | \$ w/f/m         | \$             |
| Superannuation         | \$ | School Fees            |                        | \$                       | \$ w/f/m         | \$             |
| Tools of Trade         | \$ | HECS/HELP Debt         |                        | \$                       | \$ w/f/m         | \$             |
| TOTAL                  | \$ | Insurances             |                        | \$                       | \$ w/f/m         | \$             |
|                        | \$ | Store Cards            |                        | \$                       | \$ w/f/m         | \$             |
|                        |    | Living Costs           |                        | \$                       | \$ w/f/m         | \$             |

**SERVICE NOMINATION**

I/We nominate .....to receive notices and other documents

(Full name of person nominated)

under the National Credit Code on behalf of me/all of us.

**IMPORTANT NOTICE:**

Each of the persons signing this nomination is, nevertheless, entitled to receive a copy of any notice or other document under the National Credit Code. By signing this form, you are giving up the right to be provided with information direct 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.

.....  
 Signature (Applicant 1) Date: Signature (Applicant 2) Date:  
 NAME (Please Print) NAME (Please Print)

**CREDIT REPORTS FOR COMMERCIAL LOAN APPLICANT APPLICATIONS**

By submitting this application you expressly consent to our obtaining a credit report containing your credit information in order to assess your commercial loan application.

**PLEASE FAX COMPLETED FORM AND PAYSIP TO CREDIT UNION ON (03) 8417 1799**

408 Brunswick Street, Fitzroy VIC 3065

t 03 8417 1777 / 1300 366 350

f 03 8417 1799

e info@fccl.com.au

www.fccl.com.au

BSB 803-209


**Firefighters  
Credit Union**
**\*\*Loan Application will only commence when this document is completed in detail\*\***

| Declared Living Expenses (DLE) Form |   |  |        |             |         |              |
|-------------------------------------|---|--|--------|-------------|---------|--------------|
| Member Name:                        |   |  |        |             |         |              |
| Member Number:                      |   |  |        |             |         |              |
|                                     | Main Category   | Sub Category   | Weekly | Fortnightly | Monthly | Total Annual |
| 1                                   | Owner Occupied Council Rates/Body Corp fees (new purchase/existing) | Rates, Body Corp/Strata  | \$     | \$          | \$      | \$           |
|                                     |   | Utilities (Renting/Owner)  | \$     | \$          | \$      | \$           |
|                                     |   | Maintenance  | \$     | \$          | \$      | \$           |
| 2                                   | Investment property Expenses (new purchase/existing)                | Rates, Body Corp/Strata & Land Tax   | \$     | \$          | \$      | \$           |
|                                     |   | Utilities  | \$     | \$          | \$      | \$           |
|                                     |   | Maintenance  | \$     | \$          | \$      | \$           |
| 3                                   | Insurance   | Home/Contents/Landlord   | \$     | \$          | \$      | \$           |
|                                     |   | Vehicle (Car, Caravan)   | \$     | \$          | \$      | \$           |
|                                     |   | Boat, Motorcycle)  | \$     | \$          | \$      | \$           |
|                                     |   | Health Insurance   | \$     | \$          | \$      | \$           |
|                                     |   | Life Insurance   | \$     | \$          | \$      | \$           |
|                                     |   | Income Protection/Other  | \$     | \$          | \$      | \$           |
| 4                                   | Transportation expenses   | Registration   | \$     | \$          | \$      | \$           |
|                                     |   | Petrol & Maintenance   | \$     | \$          | \$      | \$           |
|                                     |   | Taxi/Parking/Public Transport  | \$     | \$          | \$      | \$           |
| 5                                   | Groceries   | Typical Supermarket  | \$     | \$          | \$      | \$           |
|                                     |   | Food & Toiletries  | \$     | \$          | \$      | \$           |
| 6                                   | Clothing & other personal expenses                                  | Clothing, Footwear   | \$     | \$          | \$      | \$           |
|                                     |   | Buy Now Pay Later Purchases  | \$     | \$          | \$      | \$           |
|                                     |   | Cosmetics, Hairdressing  | \$     | \$          | \$      | \$           |
|                                     |   | etc  | \$     | \$          | \$      | \$           |
| 7                                   | Telephone/Internet/Media & Music Subscriptions                      | Phone/Internet   | \$     | \$          | \$      | \$           |
|                                     |   | Pay TV/Netflix/Spotify   | \$     | \$          | \$      | \$           |
| 8                                   | Education   | Private/Public Preschool/School/Tertiary fees, books, levies, uniforms       | \$     | \$          | \$      | \$           |
| 9                                   | Childcare   | Daycare, Afterschool/Holiday care, Nannies                                   | \$     | \$          | \$      | \$           |
| 10                                  | Medical & Health  | Doctor, Dental, Optical, Massage, Chiro, Pharmaceutical, Gym Membership etc. | \$     | \$          | \$      | \$           |
| 11                                  | Recreation & Entertainment  | Eating out, Alcohol, Tobacco, Gambling, Social, Holidays, Sport              | \$     | \$          | \$      | \$           |
| 12                                  | Other   | Birthdays, Union Subs, FSF Subs, Mess fund Gifts etc.                        | \$     | \$          | \$      | \$           |
| Grand Total:                        |   |  |        |             |         | \$           |

Borrower 1

Name \_\_\_\_\_

Date \_\_\_\_\_

Signature \_\_\_\_\_

Borrower 2

Name \_\_\_\_\_

Date \_\_\_\_\_

Signature \_\_\_\_\_

Lenders Name &amp; Signature confirming DLE has been

reviewed and compared to HEM

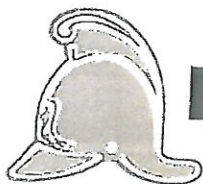
A division of Firefighters &amp; Affiliates

Credit Co-operative Limited.

ABN: 66 087 651 429

AFSL 240393

Australian credit licence 240398



# Firefighters Credit Union

ABN 68 087 651 429 AFSL 240898 Australian credit licence 240898

408 Brunswick Street, Fitzroy VIC 3065 Phone 03 8417 1777 or 1300 366 350 Fax 03 8417 1799

## LOAN APPLICATION FEE

You agree that, in consideration of our assessing your Loan application, you agree to pay our loan application fee even if the loan application does not proceed for any reason whatsoever.

- ☐ I am including a cheque for \$ \_\_\_\_\_ Personal Loan application
- ☐ I am including a cheque for \$ \_\_\_\_\_ Overdraft application
- ☐ I am including a cheque for \$ \_\_\_\_\_ Home Loan application
- ☐ I am including a cheque for \$ \_\_\_\_\_ Commercial Loan application
- ☐ Please deduct Personal/Overdraft/Home Loan/Commercial Loan application fee from savings account number \_\_\_\_\_

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

|   |  |          |
|---|--|----------|
| ❖ | Non-refundable Personal Loan application Fee   | \$ 50.00 |
| ❖ | Non-refundable Overdraft application Fee       | \$ 50.00 |
| ❖ | Non-refundable Home Loan application Fee       | \$200.00 |
| ❖ | Non-refundable Commercial Loan application Fee | \$500.00 |

## VALUATION FEE

You agree that, in consideration of our assessing your application and the property you offer as security, you agree to pay our out-of-pocket expenses for a property valuation even if the loan does not proceed for any reason whatsoever.

- ☐ Please deduct valuation fee from savings account number \_\_\_\_\_

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

## Firefighters & Affiliates Credit Co-operative Ltd

### 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 3<sup>rd</sup> 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 Veda Advantage.

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

You can ask Veda Advantage 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 Advantage's policy on the management of information is available at [www.veda.com.au](http://www.veda.com.au). You can contact Veda Advantage by:

- Phone – 1300762207
- E-mail – [credit@veda.com.au](mailto:credit@veda.com.au)

## 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
- for property loans – property valuers and insurers
- mortgage documentation service
- trustee and manager of securitised loan programs
- any proposed guarantor of a loan
- debt collection agencies, lawyers, process servers
- our auditors.

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.fccl.com.au](http://www.fccl.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 do not currently disclose your information to overseas recipients.

### How to contact us

---

- Phone us on 03 8417 1777 or 1300 366 350  
OR
- Write to us at  
408 Brunswick St, Fitzroy 3065
- Fax us on 03 8417 1799