

Applicant/Guarantor 1 name	<input type="text"/>	Member No.	<input type="text"/>
Applicant/Guarantor 2 name	<input type="text"/>	Member No.	<input type="text"/>
Security Address	<input type="text"/>		
Security Address	<input type="text"/>		

Please refer to the **Home Loan Application Checklist** which is available on our website [www.themutual.com.au](http://www.themutual.com.au) for details of documentation you will need to support your loan application.

## APPLICANTS OBJECTIVES

### LOAN PURPOSE

<input type="checkbox"/> <b>Home Loan</b> (Select or Tick box)	<input type="checkbox"/> Purchase - new or existing property <input type="checkbox"/> Purchase - house and land package <input type="checkbox"/> Purchase - vacant land <input type="checkbox"/> Construct a new dwelling <input type="checkbox"/> Refinance <input type="text"/> <input type="checkbox"/> Other <input type="text"/>	<input type="checkbox"/> <b>Personal Loan</b>	<input type="checkbox"/> Purchase a new car <input type="checkbox"/> Purchase a used car <input type="checkbox"/> Holiday or travel <input type="checkbox"/> Other personal purpose
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**TERM OF LOAN (Years)**

**Interest Rate Selection**  
(Select or Tick box)

☐ Variable Rate  
☐ Fixed Rate for  years  
☐ Split Facility

Do you require a Credit Card with this application?

☐ Yes Applicant 1  
 ☐ Yes Applicant 2  
 Requested Card Limit \$   
 ☐ No

## LOAN FUNDING REQUIRED

Purchase Price	\$ <input type="text"/>	Other Information	<input type="text"/>
Refinance Amount	\$ <input type="text"/>	Other Information	<input type="text"/>
Construction Cost	\$ <input type="text"/>	Other Information	<input type="text"/>
Legal fees, stamp duty, etc	\$ <input type="text"/>	Other Information	<input type="text"/>
<b>TOTAL FUNDS REQUIRED</b>	<b>\$ <input type="text"/></b>		
<b>LESS</b>			
Cash/Savings	\$ <input type="text"/>	Other Information	<input type="text"/>
Net proceeds - sale of property	\$ <input type="text"/>	Other Information	<input type="text"/>
Other <input type="text"/>	\$ <input type="text"/>	Other Information	<input type="text"/>
Other <input type="text"/>	\$ <input type="text"/>	Other Information	<input type="text"/>
<b>TOTAL CONTRIBUTIONS</b>	<b>\$ <input type="text"/></b>		
<b>LOAN AMOUNT REQUIRED</b>	<b>\$ <input type="text"/></b>		

## SOLICITOR/CONVEYANCING FIRM

Name of Firm	<input type="text"/>	Phone	<input type="text"/>
Address	<input type="text"/>	Fax	<input type="text"/>
Contact	<input type="text"/>	Anticipated Funding Date	<input type="text"/>

## PERSONAL DETAILS

### APPLICANT / GUARANTOR 1

Title	Surname
<input type="text"/>	<input type="text"/>
Given Names	Date of Birth
<input type="text"/>	<input type="text"/>
Home Address	
<input type="text"/>	
Postcode	Date Moved In
<input type="text"/>	<input type="text"/>
Phone No.	Mobile No.
<input type="text"/>	<input type="text"/>
Email Address	
<input type="text"/>	
Mailing Address	
<input type="text"/>	
<input type="text"/>	Postcode
Previous Address (if less than 3 years at current address)	
<input type="text"/>	
Postcode	Date Moved In
<input type="text"/>	<input type="text"/>
Drivers Licence No.	<input type="text"/>
No. of Dependents	Ages
<input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Marital Status	
<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Defacto <input type="checkbox"/> Widowed <input type="checkbox"/> Divorced/ Separated	
Housing Status	
<input type="checkbox"/> Own <input type="checkbox"/> Renting <input type="checkbox"/> Boarding <input type="checkbox"/> Other <input type="text"/>	

### Current Employment Details

Date Started	<input type="text"/>	<input type="checkbox"/> Full Time	<input type="checkbox"/> Part Time	<input type="checkbox"/> Casual
Occupation	Employer			
<input type="text"/>	<input type="text"/>			
Employer Address				
<input type="text"/>				
Postcode	<input type="text"/>	Phone No.	<input type="text"/>	

### Previous Employment Details (if less than 3 years at current employer)

Occupation	Employer
<input type="text"/>	<input type="text"/>
Employer Address	
<input type="text"/>	
Postcode	Phone No.
<input type="text"/>	<input type="text"/>
Date Started	End Date
<input type="text"/>	<input type="text"/>

### Nearest relative not living with you

Name	Relationship
<input type="text"/>	<input type="text"/>
Home Address	
<input type="text"/>	
Postcode	Phone No.
<input type="text"/>	<input type="text"/>

### APPLICANT / GUARANTOR 2 (if applicable)

Title	Surname
<input type="text"/>	<input type="text"/>
Given Names	Date of Birth
<input type="text"/>	<input type="text"/>
Home Address	
<input type="text"/>	
Postcode	Date Moved In
<input type="text"/>	<input type="text"/>
Phone No.	Mobile No.
<input type="text"/>	<input type="text"/>
Email Address	
<input type="text"/>	
Mailing Address	
<input type="text"/>	
<input type="text"/>	Postcode
Previous Address (if less than 3 years at current address)	
<input type="text"/>	
Postcode	Date Moved In
<input type="text"/>	<input type="text"/>
Drivers Licence No.	<input type="text"/>
No. of Dependents	Ages
<input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Marital Status	
<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Defacto <input type="checkbox"/> Widowed <input type="checkbox"/> Divorced/ Separated	
Housing Status	
<input type="checkbox"/> Own <input type="checkbox"/> Renting <input type="checkbox"/> Boarding <input type="checkbox"/> Other <input type="text"/>	

### Current Employment Details

Date Started	<input type="text"/>	<input type="checkbox"/> Full Time	<input type="checkbox"/> Part Time	<input type="checkbox"/> Casual
Occupation	Employer			
<input type="text"/>	<input type="text"/>			
Employer Address				
<input type="text"/>				
Postcode	<input type="text"/>	Phone No.	<input type="text"/>	

### Previous Employment Details (if less than 3 years at current employer)

Occupation	Employer
<input type="text"/>	<input type="text"/>
Employer Address	
<input type="text"/>	
Postcode	Phone No.
<input type="text"/>	<input type="text"/>
Date Started	End Date
<input type="text"/>	<input type="text"/>

### Nearest relative not living with you

Name	Relationship
<input type="text"/>	<input type="text"/>
Home Address	
<input type="text"/>	
Postcode	Phone No.
<input type="text"/>	<input type="text"/>

## FINANCIAL DETAILS

### Sources of Income

Description	Frequency	Ownership	Annual Amount
<input type="text"/>	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> Other	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2	\$ <input type="text"/>
<input type="text"/>	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> Other	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2	\$ <input type="text"/>
<input type="text"/>	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> Other	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2	\$ <input type="text"/>
<input type="text"/>	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> Other	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2	\$ <input type="text"/>
<input type="text"/>	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> Other	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2	\$ <input type="text"/>

### Asset Details - What you own today

Property (Show Address)	Property Type	Ownership	Market Value
<input type="text"/>	<input type="text"/>	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2	\$ <input type="text"/>

### Accounts and Investment Deposits held with Financial Institutions

Institution	Account Number	Ownership	Balance
<input type="text"/>	<input type="text"/>	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2	\$ <input type="text"/>

### Investments - Superannuation, shares etc

Institution	Investment Type	Ownership	Market Value
<input type="text"/>	<input type="text"/>	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2	\$ <input type="text"/>

### Motor Vehicles/Boats/Caravan etc

Make	Model	Year	Ownership	Market Value
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2	\$ <input type="text"/>

### Personal Effects/Other Assets/Deposit Paid

Description	Ownership	Market Value
<input type="text"/>	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2	\$ <input type="text"/>
<input type="text"/>	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2	\$ <input type="text"/>
<input type="text"/>	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2	\$ <input type="text"/>

**TOTAL ASSETS** \$

## FINANCIAL DETAILS - continued

### Liability Details - What you owe today

#### Mortgages

Lender	Monthly Payment	Refinance?	Ownership	Amount Owed
	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2	\$
	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2	\$
	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2	\$

#### Personal and Other Loans/Leases etc

Lender	Monthly Payment	Refinance?	Ownership	Amount Owed
	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2	\$
	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2	\$
	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2	\$

#### Credit Cards/Store Cards/Overdrafts/Lines of Credit

Lender	Limit	Refinance?	Ownership	Amount Owed
	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2	\$
	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2	\$
	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2	\$
	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2	\$
	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2	\$

#### Purchase Payment Facility e.g. "Afterpay, Zip Pay, Store Layby etc."

Lender	Limit	Refinance?	Ownership	Amount Owed
	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2	\$
	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2	\$
	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2	\$
	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2	\$
	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2	\$
	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2	\$

#### Other Liabilities

Lender	Limit	Refinance?	Ownership	Amount Owed
	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2	\$
	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2	\$
	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2	\$
	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2	\$
	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2	\$
	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2	\$

**TOTAL LIABILITIES** \$

Do you have a HECS/HELP debt? ☐ Yes ☐ No Amount \$

## DETAILS OF SECURITY - HOME LOANS AND PERSONAL LOANS

### Security Property 1

Security Address

  

Names of Owners (if not the same as borrowers)

Owner 1

Owner 2

Purchase Price

Owners Estimated Value

Property Use

☐ Owner Occupied ☐ Residential Investment

Will any part of the property be used for investment/business? ☐ Yes ☐ No

If yes, what percentage?  %

Construction Type

☐ Brick ☐ Cement ☐ Timber

☐ Hardiplank ☐ Vacant Land ☐ Other

Roof

☐ Tile ☐ Aluminium ☐ Iron ☐ Other

No. of bedrooms

No. of other rooms

Age Years

Valuation Type

(V = Valuation, E = Existing Valuation, C = Contract of Sale)

Access Details

For valuation purposes, who has keys to the property (Agent, owner etc).

Name

Address

Postcode

Phone No.

### Security Property 2

Security Address

  

Names of Owners (if not the same as borrowers)

Owner 1

Owner 2

Purchase Price

Owners Estimated Value

Property Use

☐ Owner Occupied ☐ Residential Investment

Will any part of the property be used for investment/business? ☐ Yes ☐ No

If yes, what percentage?  %

Construction Type

☐ Brick ☐ Cement ☐ Timber

☐ Hardiplank ☐ Vacant Land ☐ Other

Roof

☐ Tile ☐ Aluminium ☐ Iron ☐ Other

No. of bedrooms

No. of other rooms

Age Years

Valuation Type

(V = Valuation, E = Existing Valuation, C = Contract of Sale)

Access Details

For valuation purposes, who has keys to the property (Agent, owner etc).

Name

Address

Postcode

Phone No.

## DETAILS OF SECURITY - CAR LOANS

Condition of car

☐ New ☐ Used

Car purchased from

☐ Dealer ☐ Auction ☐ Private sale

Car Make

Car Model

Car Year

Primary address of vehicle

## ADDITIONAL CARD HOLDER DETAILS (if required)

A Mutual Visa Card additional cardholder must be a member of The Mutual Bank. To add an additional cardholder to your Mutual Visa Credit Card, simply complete this section

Is the Additional Cardholder an existing member of The Mutual Bank?

- ☐ Yes Member Number
- ☐ No Additional cardholder must contact The Mutual Bank to apply for membership

Title: ☐ Mr ☐ Mrs ☐ Ms ☐ Miss ☐ Other (describe)  Date of Birth

First Names  Surname

Residential Address  Suburb  State  Postcode

**As primary cardholder, you are ordinarily responsible for all transactions made on this account by an additional cardholder(s). If your request for an additional cardholder(s) is approved, the additional cardholder(s) may select their own PIN, access your credit card account electronically and also obtain information about the status of your credit card account and transactions made on your credit card account.**

**Ensure both you (as the primary cardholder) and any additional cardholder read the full terms and conditions of your Mutual Visa Credit Card.**

## FOR CREDIT CARD ADDITIONAL CARD HOLDER ONLY (If applicable)

- ☐ I confirm that I am authorised to provide the personal details presented and I consent to my information being checked with the document issuer or official record holder via third party systems for the purpose of confirming my identity.

Additional Cardholder  Date

## KEY FACTS ABOUT THIS CREDIT CARD

Correct as at: 1 November 2022

**This information is an Australian Government requirement under the**  
National Consumer Credit Protection Act 2009

### Description of credit card

Product name	Mutual VISA Credit Card
Minimum credit limit	\$500
Minimum repayments	3% of the closing balance on the statement or \$25.00 whichever is greater.
Interest on purchases	12.49%
Interest-free period	Up to 55 days on purchases
Interest on cash advances	19.99%
Annual fee	\$49.00
Late payment fee	\$10.00

There may be circumstances in which you have to pay other fees. A full list of current fees applicable to this credit card can be obtained from [www.themutual.com.au/tools/interest-rates/mutual-visa-credit-card-personal-loan-interest-rates.html](http://www.themutual.com.au/tools/interest-rates/mutual-visa-credit-card-personal-loan-interest-rates.html)

For more information on choosing and using credit cards visit the ASIC consumer website at [www.moneysmart.gov.au](http://www.moneysmart.gov.au)

The terms on which this credit card is offered can change over time. You can check if any changes have been made by visiting [www.themutual.com.au/about-us/our-members/important-information.html](http://www.themutual.com.au/about-us/our-members/important-information.html) or by contacting us on 1300 688 825.

## LOAN DECLARATION ACKNOWLEDGEMENT

1. I apply for consideration of the loan referred to in this Loan Application. I declare that the information given and attached to this application is correct and complete to the best of my knowledge. I acknowledge that Maitland Mutual Limited trading as The Mutual Bank (The Mutual Bank) will rely on the information provided to enable it to decide whether or not to grant a loan to me and if The Mutual Bank becomes aware that this information is not correct and complete, it need not make the loan available to me.

I undertake to notify The Mutual Bank if any of this information changes before the loan is made available to me.

2. I acknowledge that this application is not a legally binding contract and that my application is subject to approval by The Mutual Bank with any contractual obligations in respect of any financial undertakings will be set out in subsequent documents.
3. Have you ever been bankrupt or insolvent, entered into a scheme or arrangement, assigned your estate or had any unsatisfied court judgements made against you?

Applicant/Guarantor 1

☐ Yes ☐ No

Applicant/Guarantor 2

☐ Yes ☐ No

If yes, please provide details:

4. I am aware that The Mutual Bank may pay commission or fees to any agent who referred me to the Bank, and that the Bank may receive fees or commissions from third parties relating to the sale of products to me. I consent to the payment of any fees and commissions referred to above.
5. I understand that if there is lenders' mortgage insurance for this loan that the insurance protects The Mutual Bank and not me. We acknowledge that we must still perform all our obligations even if the Bank makes a claim under the policy.
7. The Mutual Bank has advised me that I should obtain independent legal, financial or other advice before signing any loan contracts. I have been informed that fees and charges will apply on approval of this Loan Application and that the Bank may retain any fees and charges that I have paid, even if we do not proceed with the loan.
8. By signing this credit application, you acknowledge having read and understood the Privacy Permission to obtain and disclose information. You authorise the persons and organisations named in the Privacy Permission to give and obtain the information in the ways specified in the Privacy Permission until the credit is repaid in full.

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**WARNING:** Under the National Credit Code you may be liable to a criminal penalty if you make any false or misleading representation that is material to the Bank's decision to approve this application.

### Applicant/Guarantor 1

Signature

Date

Name

### Applicant/Guarantor 2

Signature

Date

Name

### What information can be used and disclosed?

The Privacy Act allows Maitland Mutual Limited ('we', 'us', 'our') ACN 087651983 (The Mutual Bank) 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.

### When and why do we collect 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 we request, we may not be able to consider your application for credit or provide other products and services.

### Who can give or collect information?

For the purpose of providing products and services to you and managing our business, we may give your personal information to:

- external service providers to us, such as organisations which we use to verify your identity, payment systems operators, mailing houses and research consultants
- insurers and re-insurers, where insurance is provided in connection with our services to you
- superannuation funds, where superannuation services are provided to you
- debt collecting agencies, if you have not repaid a loan as required
- our professional advisors, such as accountants, lawyers and auditors

- state or territory authorities that give assistance to facilitate the provision of home loans to individuals
- other credit providers and their professional advisors
- your representative, for example, lawyer, mortgage broker, financial advisor or attorney, as authorised by you, or
- government and regulatory authorities, if required or authorised by law.

In addition, in connection with providing credit to you, we and the Credit Providers mentioned below may:

- obtain a commercial and consumer credit report containing personal information about you from a credit reporting body
- obtain personal information about you from your employer and any referees that you may provide.
- exchange credit information about you with each other, and
- exchange credit information about you with any credit reporting body and any other provider of credit to you named in your credit application or a credit report from a credit reporting body.

**Credit Providers** can mean:

- us
- our related companies
- any introducer, dealer or broker referred to in a loan application
- any agent or contractor of ours assisting in processing a loan application, and
- any loan originator.

### Disclosure to overseas recipients

We may disclose your personal information to overseas recipients. However, if we do disclose information to overseas recipients, we will do so on the basis that the information will be used only for the purposes set out in this document.

### Important information about credit reporting bodies

If you apply for or hold any kind of credit with us, we may disclose information about you to a credit reporting body. That includes disclosing that you are in default under a credit agreement or have committed a serious credit infringement, if that is the case. (Specifically, we may disclose information to or collect information from Equifax, whose privacy policy and contact details are at [www.equifax.com.au](http://www.equifax.com.au) and Illion, whose privacy policy and contact details are at [www.illion.com.au](http://www.illion.com.au) and Experian, whose privacy policy and contact details are at [www.experian.com.au](http://www.experian.com.au)). Credit reporting bodies collect credit information about individuals which they provide as credit reports to credit providers and others in the credit industry to assist them in managing credit risk, collecting debts and other activities.

"Credit pre-screening" is a service for credit providers wishing to send direct marketing material about credit services. A credit reporting body uses information it holds to screen out individuals who do not meet criteria set by the credit provider. Credit reporting bodies must maintain a confidential list of individuals who have opted out of their information being used in pre-screening. To opt out of credit pre-screening, contact the credit reporting body, using the contact details on their websites, referred to above.

You can also ask a credit reporting body not to use or disclose your personal information for a period if you believe on reasonable grounds that you have been or are likely to be a victim of fraud, including identity fraud.



**Disclosure to insurers and guarantors**

**Lenders' mortgage and trade insurers**

In connection with providing credit to you, a lenders' mortgage insurer or a registered trade insurer may obtain credit information about you from a Credit Provider or from a credit reporting body to assess whether to provide lenders' mortgage insurance to us in relation to an application for consumer credit, or whether to provide trade insurance to us in relation to an application for commercial credit.

**Guarantors**

In connection with providing credit to you, the Credit Providers may give a guarantor, or a person who is considering becoming a guarantor, credit information about you for the purpose of enabling the guarantor to decide whether to act as guarantor or to keep the guarantor informed about the guarantee.

**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, and 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 by contacting us.

**Security, privacy policy, and marketing preferences**

**Security**

We take all reasonable steps to ensure that all your personal information held by us (on our website or otherwise), is protected from misuse, interference and loss, and from unauthorised access, disclosure or modification.

**Privacy Policy**

Our Privacy Policy [www.themutual.com.au](http://www.themutual.com.au) provides additional information about how we handle your personal information. It explains how you can ask for access to personal information we hold about you and seek correction of that information. It also explains how you can complain about a breach of the Privacy Act or the Privacy (Credit Reporting) Code, and how we will deal with your complaint. We will give you a copy of our Privacy Policy on request.

**Marketing preferences**

The Credit Providers may use, and share with each other, information about you to inform you about products and services (unless you ask us not to). The Credit Providers may do so even if you are on the Do Not Call Register.

**Contact Us**

**Privacy Officer**

Our Privacy Officer's contact details are:

**Address:**

Privacy Officer  
Maitland Mutual Limited  
PO Box 2487  
Green Hills NSW 2323  
Telephone: 1300 688 825  
Email: [info@themutual.com.au](mailto:info@themutual.com.au)

**Applicant/Guarantor 1**

Signature

Date

Name

**Applicant/Guarantor 2**

Signature

Date

Name

## OFFICE USE SECTION ONLY

### LOAN DETAILS

**Product Selection**

(Select or Tick box)

- ☐ Package Home Loan  
☐ Mutual Home Loan  
☐ Express Credit facility (Variable rate only)  
☐ Premium Home Loan  
☐ Personal Loan (Fixed rate only)

**Loan Purpose**

(Select or Tick box)

- ☐ Purchase - new or existing property  
☐ Purchase - house and land package  
☐ Purchase - vacant land  
☐ Construct a new dwelling  
☐ Refinance   
☐ Other

**Interest Rate Selection**

(Select or Tick box)

- ☐ Variable Rate  
☐ Fixed Rate for  years at  
an Interest rate of  %.

**Other Products**(Select or Tick box  
- The Mutual Bank staff  
to contact)

- ☐ CGU Home & Contents  
☐ Savings Accounts  
☐ Direct Credit of Salary

**Repayments**

- ☐ P & I ☐ Interest Only

**Credit Card**

- ☐ Amount \$

Branch Location Employee Name All card holders have been fully AML/CTF identified: ☐ Yes ☐ NoDate Application Received at Head Office 

☐ Approved Signature  Date   
☐ Declined

Overviewed Signature  Date

NDI Debt to Income 

### FUNDING TABLE

Purchase Price \$ Refinance Amount \$ Construction Cost \$ Legal fees, stamp duty, etc \$ **TOTAL OUTLAY** \$ **LESS**Cash/Savings \$ Net proceeds - sale of property \$ Other  \$ Other  \$ **TOTAL CONTRIBUTIONS** \$ **FUNDING REQUIRED** \$ **TOTAL LOAN**

(excluding mortgage insurance)

\$ **Mortgage Insurance**\$ **TOTAL LOAN REQUIRED**\$ **TERM OF LOAN Years**