

# Let's get you a Unsecured Personal Loan

(Maximum \$25,000)

Let's get started.

# Personal Loans

## Here's what you will need

To complete this form, we will ask you for personal information, details of your finances, living expenses, loans and employment history.



## We're here to help

If you have any questions about personal loans or how to complete this form, contact us on 1300 131 809

## Section 1: Key information

## Section 2: Application checklist

To get a personal loan you must:

### ☐ Your ability to repay the loan

Your income, liabilities and existing commitments are taken into account and must be within the NCCP Act for the loan to be approved

### ☐ Regular repayments

Repayments to the loan will need to be arranged by periodical allotment from your salary or if this is not possible a direct debit from you bank account.

### ☐ Your credit rating

You must have a satisfactory credit rating from Equifax, a leading provider of credit information and analysis in Australia

### ☐ Your two latest payslips

And any other household income,(for example, spouse payslips, family allowance, pension statements, rental statement etc.)

# Loan Application

Loan amount required	Term of loan years	Security offered (if applicable)	Description of Security
\$ <input type="text"/>	<input type="text"/>		
Purpose of loan			Repayments
<input type="text"/>			<input type="checkbox"/> Monthly
<input type="text"/>			<input type="checkbox"/> Fortnightly
			<input type="checkbox"/> Weekly

Please explain the purpose of the loan fully

## Bank Transfer Details

Your loan funds will be deposited into this account

Account name

Name of financial institution	BSB	Account number
<input type="text"/>	<input type="text"/>	<input type="text"/>

## Declarations

1. Have you ever been declared bankrupt, applied for bankruptcy or assigned your estate for the benefit of creditors or have you had any credit default(s) or court judgements lodged against you?

☐ No

☐ Yes

If yes, please provide details

2. Have you applied for hardship with any existing or previous lenders?

☐ No

☐ Yes

If yes, please provide details and how you will continue to make payments

## Applicant 1 details

Title	Given name(s)	Surname
<input type="text"/>	<input type="text"/>	<input type="text"/>

Previous surname (if applicable)	Date of birth
<input type="text"/>	<input type="text"/>

Residential address	Suburb	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

How long have you been at this address?	Date you moved in (if known)
<input type="text"/> year(s)	<input type="text"/>

Previous residential address	Suburb	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Not required if you've been at your current address for 2 years or longer

Date you moved in (if known)
<input type="text"/>

Phone number	Mobile number
<input type="text"/>	<input type="text"/>

Email
<input type="text"/>

Drivers licence no.	State
<input type="text"/>	<input type="text"/>

Current marital status (please select one)

☐ Single ☐ Married ☐ Defacto ☐ Divorced ☐ Widow/er

Children's ages (if applicable)
<input type="text"/>

## Applicant 2 details

Title	Given name(s)	Surname
<input type="text"/>	<input type="text"/>	<input type="text"/>

Previous surname (if applicable)	Date of birth
<input type="text"/>	<input type="text"/>

Residential address	Suburb	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

How long have you been at this address?	Date you moved in (if known)
<input type="text"/> year(s)	<input type="text"/>

Previous residential address	Suburb	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Not required if you've been at your current address for 2 years or longer

Date you moved in (if known)
<input type="text"/>

Phone number	Mobile number
<input type="text"/>	<input type="text"/>

Email
<input type="text"/>

Drivers licence no.	State
<input type="text"/>	<input type="text"/>

Current marital status (please select one)

☐ Single ☐ Married ☐ Defacto ☐ Divorced ☐ Widow/er

Children's ages (if applicable)
<input type="text"/>

Applicant 1

Current employer

Occupation

Employer address

Suburb

State

Postcode

Employment status

☐ Full time

☐ Part time

☐ Casual

☐ Other

Start date

Phone number

Previous employer (if less than 2 years)

Previous employer address

Suburb

State

Postcode

Applicant 2

Current employer

Occupation

Employer address

Suburb

State

Postcode

Employment status

☐ Full time

☐ Part time

☐ Casual

☐ Other

Start date

Phone number

Previous employer (if less than 2 years)

Previous employer address

Suburb

State

Postcode

## Income information

(per fortnight)

### Gross income

#### Applicant 1

#### Applicant 2

#### Total

Wages (as per pay slips)

\$

\$

\$

Centrelink Income

\$

\$

\$

Rental income

\$

\$

\$

Other income (please specify)

\$

\$

\$

Total

\$

\$

\$

## Assets

(The combined assets of both applicants)

Real estate (provide details)

State

Postcode

Value

\$

Savings or deposit accounts (please provide the name of the financial institution)

Balance

\$

Motor vehicles (please provide the year, make and model of each vehicle)

Value

\$

\$

Furniture and household contents

Value

\$

Shares (please provide the name of listed company and number of shares owned)

Value

\$

Superannuation

Value

\$

Other assets (please specify)

Value

\$

**Total assets**

\$

## Liabilities

(The combined liabilities of both applicants)

Home loans (please list the financial institution(s))

Balance owing

Fortnightly payment

Interest rate

Personal loans (please list lenders name(s))

Balance owing

Fortnightly payment

Interest rate

Personal loans (please list the lender name(s))

Balance owing

Fortnightly payment

Interest rate

Car loans (or hire purchase or lease)

Balance owing

Fortnightly payment

Interest rate

Other loans (please list the lender name(s))

Balance owing

Fortnightly payment

Interest rate

Credit cards (list the financial institution(s))

Limit

Balance owing

Fortnightly payment

Interest rate

### Other commitments

Rent/Board

Fortnightly payment

Child support maintenance

HECS/HELP Fees

Furniture/ Equipment rental

Other (please specify)

Other (please specify)

Balance owing

Fortnightly payment

**Total liabilities**

\$

\$



# Declarations and agreements

I/We the Applicant(s) named herein,

1. Being a member(s) of, or eligible to become a member(s) of the APS Benefits Group Limited (hereinafter referred to as the "APS Benefits Group" or the "Group") apply for a loan as detailed in this application and I/we will, if this application is approved, immediately apply for membership of the Group and comply with the Group's Constitution, Articles of Association and By-Laws.
2. Understand I/we must not enter into any contractual or legal commitment, which relies on the approval of this application until the APS Benefits Group has given written approval.
3. Have not relied in any way on any representation or warranty of any kind made by the APS Benefits Group or any delegate, officer, employee, agent or contractor of the APS Benefits Group in relation to the terms of the proposed credit applied for, this application or the acceptance of this application by the APS Benefits Group.
4. Agree that the APS Benefits Group may give information regarding my/our application details with my/our employer, estate agent or other related entity (as defined in the Corporation Law) of the APS Benefits Group.
5. Acknowledge that the authorisations referred to in this application shall continue in full force and effect until all credit made available to me/us for credit has been discharged in full.
6. DO SOLEMNLY AND SINCERELY DECLARE THAT I/WE ARE NOT UNDISCHARGED BANKRUPT(S) AND THAT THE SEVERAL STATEMENTS AND ANSWERS TO QUESTIONS MADE IN THIS APPLICATION ARE TRUE AND CORRECT IN EVERY PARTICULAR.

## **Notice of disclosure of your credit information to a credit reporting agency (Privacy Act 1988)**

Details of the credit reporting agency we currently use are:- Equifax Pty. Ltd. [www.equifax.com.au](http://www.equifax.com.au) or Ph. 138332 (hereinafter referred to as "credit reporting agency")

### **GIVING INFORMATION TO A CREDIT REPORTING AGENCY (SECTION 18 E (1) (8) (C) PRIVACY ACT 1988)**

The APS Benefits Group may give information about you to a credit-reporting agency to obtain a consumer credit report about you and/or to allow the credit-reporting agency to create/maintain a credit information file containing information about you. This information is limited to:

- Identity particulars your name, gender, date of birth, address (past and present), name of employer and drivers licence number.
- The fact that you have applied for credit, the amount and that the Group is a credit provider to you.
- Loan repayments that are overdue by more than sixty days, and for which debt collection action has been started.
- Advice that loan repayments are no longer overdue in respect of any default that has been listed.
- Cheques for an amount greater than \$100 drawn by you which have been dishonoured more than once.
- The opinion of the Group that you have committed a serious credit infringement.
- That the credit provided for by the Group has been paid or otherwise discharged.

So that my application can be assessed, I consent to you and your service provider, Equifax Verification Exchange®:

collecting, using and disclosing my personal information to my employers (or to payroll or other service providers who might act on behalf of my employers) to identify me; and

- collecting and using my employment income, history and related information from such parties to allow you to verify those matters.
- I consent to Equifax Verification Exchange® using and disclosing my personal information in accordance with its Verification Exchange Collection Statement.#

# the Verification Exchange Collection Statement reference is a hyperlink to <https://www.equifax.com.au/hrsolutions/pdf/ve-collection-statement.pdf>

### **AUTHORITY FOR THE GROUP TO OBTAIN AND USE CERTAIN INFORMATION**

To enable the APS Benefits Group to assess my/our application for personal credit or for the purpose of collecting overdue payments from me/us to the APS Benefits Group. I/we authorise the Group to obtain from a credit reporting agency a credit report containing personal information about me/us in relation to personal credit provided by the APS Benefits Group.

### **EXCHANGING INFORMATION WITH OTHER CREDIT PROVIDERS (SECTION 18N (1) (b) PRIVACY ACT 1988)**

I/We agree to the APS Benefits Group checking information about me/us with any credit provider named in my/our application for credit, and with other credit providers that may be named in a credit report issued by a credit reporting agency, for any of the following purposes:

- To assess an application by me/us for credit and also to assess my/our credit worthiness.
- To exchange information with other credit providers as to the status of this loan where I am in default with other credit providers.
- To notify a default by me/us and the collection of overdue payments.

I/we understand that this information can include any information about my/our credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to give to or receive from each other under the Privacy Act 1988.

I/we understand that this information can include any information about my/our credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to give to or receive from each other under the Privacy Act 1988.

### **AGREEMENT THAT THE GROUP MAY SEEK COMMERCIAL AND CONSUMER CREDIT INFORMATION (SECTIONS 18L (4), 18K (1) (b) PRIVACY ACT 1988)**

If relevant, I/we agree to the APS Benefits Group obtaining a report about my/our commercial activities/credit worthiness from a business which provides information about the commercial credit worthiness of persons, and I/we agree to the APS Benefits Group obtaining from a credit reporting agency a credit report containing personal information about me/us in relation to commercial credit provided by the APS Benefits Group.

### **AUTHORITY FOR PROPOSED GUARANTOR TO SEEK INFORMATION (SECTION 18N (1) (ga) (ii) PRIVACY ACT 1988)**

I/we agree that the APS Benefits Group may give to a person who is currently a guarantor, or whom I/we have indicated is considering becoming a guarantor, a credit report containing information about me/us for the purpose of the prospective guarantor deciding whether to act as guarantor or to keep the existing guarantor informed about the guarantee and I/we understand that the information disclosed can include anything about my/our credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to disclose under the Privacy Act including a credit report.

### **PRIVACY**

The APS Benefits Group is committed to ensuring the confidentiality and security of your personal information. This information is being collected for the purposes of processing your application and assisting us with improving our service to you. If the information is not provided, the APS Benefits Group may be unable to process your application. It may be necessary for us to disclose your information to consultants we engage, such as lawyers, accountants, actuaries, and credit reporting agencies, or to regulatory authorities, if required by law. You have the right to access and alter any of the personal information concerning yourself in accordance with the Act. This information will not be on sold or made publicly available. Please direct any enquiries to our Privacy Officer on 1300 131 809. Our full privacy policy is available on [www.apsbenefitsgroup.com.au](http://www.apsbenefitsgroup.com.au)

A member who is paying loan installments for his/her spouse through his/her salary must also sign the loan contract as a co-borrower, thus becoming jointly and severally liable for the full repayment of this loan.

What are my financial circumstances?	YES	NO	N/A
Do you anticipate an increase to your expenses/liabilities over the next 12 months (excluding this application)?	<input type="checkbox"/>	<input type="checkbox"/>	
Do you anticipate a decrease in your income during the next 12 months (ie extended unpaid leave)?	<input type="checkbox"/>	<input type="checkbox"/>	
If you operate a business, do you anticipate a reduction in your income/profit during the next 12 months?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are you unable to meet your current financial commitments?	<input type="checkbox"/>	<input type="checkbox"/>	
Are you aware of any information relevant to your application that has not been provided and could have an adverse impact on your financial circumstances?	<input type="checkbox"/>	<input type="checkbox"/>	
Are you aware of any future change in your employment which may adversely affect your ability to meet your current and future financial obligations?	<input type="checkbox"/>	<input type="checkbox"/>	


Applicant 1

Title

Given name(s)

Surname

Date



Signature


Applicant 2

Title

Given name(s)

Surname

Date



Signature

When you're done, email the loan application to:  
loans@apsbenefitsgroup.com.au

## Frequently asked questions

### 1. Do I need to be a member of APS Benefits Group?

Yes, you need to be a member of APS Benefits Group. Being a member entitles you to more than a funeral benefit. You also have access to our wide range of personal and financial services such as Tax and Accounting, Wills and Estates, Financial Planning, APS Savings and Mortgage Broking.

### 2. How long do I need to be a member until I am eligible for a personal loan?

There is no minimum membership period required for an unsecured personal loan.

### 3. What interest rate will I be charged?

The interest rate is 12.9%

The interest rate is fixed for the term of the loan

### 4. Are there application fees or similar charges?

There are no monthly fees, no application fees and no penalty for early repayment. The only fee you will incur is if you redraw from your loan. You will then be charged a top up fee (currently \$50) and this fee is added to your new loan.

### 5. Are these loans secured or unsecured?

All loans will be unsecured.

### 6. What is a line of credit?

A line of credit allows you to redraw from your personal loan when there is enough available credit.

### 7. What is the minimum amount I can redraw from my personal loan?

You may redraw a minimum of \$250 including the top up fee.

### 8. How can I redraw from my personal loan?

To redraw from an unsecured personal loan you may log into APS Online.

### 9. How will the loan funds be paid?

All funds will be paid directly to your bank account. If the loan is approved subject to conditions, such as payment of a default, the funds will be paid directly to the company you owe the default amount to.

### 10. How long will it take to obtain approval of a personal loan?

If all the documentation is received with the loan application, approval may be obtained within one business day. However, this can vary if additional documentation is required.

### 11. How can I repay this loan?

Loan repayments must be made by either allotment from the member's salary or direct debit from their bank account. Repayments from a bank account may be made weekly, fortnightly or monthly.

### 12. Are there any penalties for early repayments?

No. You can make extra repayments and repay the loan at any time without paying any fees.

### 13. What is the maximum term?

The maximum term for a personal loan is 10 years.

### 14. If I am self-employed, am I eligible?

Yes; however we would generally require that you have been self-employed for over two years and will need to supply an ABN and taxation returns for the preceding two financial years.

### 15. My spouse is also a member. Can we each apply for a personal loan?

Yes, you can both apply for a loan as long as it can be demonstrated that you can comfortably repay both loans.

### 16. Can I have more than one unsecured personal loan with APS Benefits Group?

No. A member may only have one unsecured personal loan account with APS Benefits Group.

### \*Comparison Rate Warning

Nominal & Comparison rates are identical. Top up fees are excluded from the comparison rate. The interest rate is for an unsecured loan. A Comparison Rate Schedule is available from the APS Benefits Group or on the APS Benefits Group website at [www.apsbenefitsgroup.com.au](http://www.apsbenefitsgroup.com.au). All interest rates subject to approval.