



# APPLICATION FOR LOAN

To the LOAN COMMITTEE of  
 LATVIAN AUSTRALIAN CREDIT CO-OPERATIVE SOCIETY LIMITED (the LACC)  
 Level 8, 313 Little Collins Street, Melbourne, Vic 3000 Telephone: (03) 9650 4704  
 GPO Box 304B, Melbourne, Vic., 3001 Fax: (03) 9654 3038

I/We .....  
 (Full Names)

RESIDENTIAL ADDRESS: .....

POSTAL ADDRESS: .....

hereby apply for a loan as detailed hereunder and I/We agree to abide by the decision of the Loan Committee.

I/We acknowledge that I/We am/are subject to the liabilities and restrictions imposed by the Constitution of the LACC.

AMOUNT OF LOAN \$..... PERIOD OF LOAN ..... months

DATE WHEN REQUIRED .....

SECURITY OFFERED .....

.....  
 Where property offered as security please provide copy of insurance details & council rates notice showing values.

**TITLE DETAILS:**

Certificate of Title Volume ..... Folio ..... Folio Identifier .....

DO YOU WISH TO MAKE REPAYMENTS OF:	PRINCIPAL AND INTEREST	<input type="checkbox"/>
	INTEREST ONLY *	<input type="checkbox"/>

\* Subject to approval by LACC, also provide details of how the loan is to be repaid on maturity.

(The following facilities are available only on first mortgage loans and subject to approval by the LACC)

ARE THE FUNDS REQUIRED BY PROGRESSIVE DRAWDOWNS ?	YES	<input type="checkbox"/>	NO	<input type="checkbox"/>
DO YOU REQUIRE A REDRAW FACILITY WITH YOUR LOAN ?	YES	<input type="checkbox"/>	NO	<input type="checkbox"/>

The following GUARANTORS can be provided:

*(Guarantors are only required where insufficient security is available or security is in the form of property being provided by a third party who should then also guarantee the loan. Details of guarantors income, assets and debts are to be provided together with supporting documentation.)*

(1).....  
 (Surname) (Given Names) (Occupation)

.....  
 (Address) (Phone No.)

(2).....  
 (Surname) (Given Names) (Occupation)

.....  
 (Address) (Phone No.)

In support of this application I/We supply the following personal particulars:

(See overleaf)

# PARTICULARS RELATING TO APPLICATION FOR LOAN

Purpose for which Loan is required .....

.....

## APPLICANT

*Full name:* ..... *Date of Birth:* .....

*Marital Status:* ..... *Driver Licence No.:* .....

*Occupation:* ..... *Home Phone:* .....

*Mobile Phone:* ..... *Work Phone:* .....

*Email address:* .....

*Previous address (if current less than 3 years):* .....

**Employment** - (Particulars should cover last 10 years)

*Current Employer:* .....

*Address:* .....

..... *Type of Industry:* .....

*Length of Service* ..... *Is employment:* Full time  or Part time

*Previous Employers:* (if insufficient space attach a separate sheet) *Length of Service*

.....

.....

.....

## JOINT APPLICANT / PARTNER - SPOUSE/ DE FACTO information (if applicable)

*Full name* ..... *Date of Birth* .....

*Marital Status* ..... *Driver Licence No.* .....

*Occupation* ..... *Mobile Phone* .....

*Previous address (if current less than 3 years)* .....

**Employment** - (Particulars should cover last 10 years)

*Current Employer* .....

*Address* .....

*Type of Industry* ..... *Phone* .....

*Length of Service* ..... *Is employment:* Full time  or Part time

*Previous Employers:* (if insufficient space attach a separate sheet) *Length of Service*

.....

.....

.....

## DEPENDANTS OF APPLICANTS:

*Adults No:* ..... *Children No:* ..... *Ages:* .....

Monthly Income (net after tax)	Applicant 1	Applicant 2	TOTAL
Salary & Wages	\$	\$	\$
Overtime	\$	\$	\$
Other Sources (specify) .....	\$	\$	\$
<b>TOTAL INCOME</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

(Evidence of income should be attached to this application, e.g. pay slips, income tax assessment, or financial reports)

Statement of Assets DETAILS (provide address / description of assets)	CURRENT MARKET VALUE
Real Estate - own house at	\$
Real Estate - investment property at	\$
Motor Vehicles	\$
Furniture / Household Goods	\$
Shares / Investments	\$
Deposits at financial institutions	\$
Other	\$
Other	\$
<b>TOTAL ASSETS</b>	<b>\$</b>

**Current Commitments** (include all credit cards & monthly rent if applicable)

Name of Institution	Type of facility	Monthly Repayment	Arrears	Credit Limit	Total Debt
		\$	\$	\$	\$
		\$	\$	\$	\$
		\$	\$	\$	\$
		\$	\$	\$	\$
		\$	\$	\$	\$
		\$	\$	\$	\$
		\$	\$	\$	\$
<b>TOTAL COMMITMENTS</b>		<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

(Please supply evidence of the above debts e.g. copies of contracts and statements)

NET EQUITY (Total assets less total debts) \$ .....

*By signing this application I/We agree that the LACC may provide each proposed guarantor with any particulars provided by me/us to the LACC, copy loan documentation and variations, copy correspondence from or to me/us, copy requests for payment and statements of accounts or amounts owing as issued by the LACC*

I certify that the above particulars are true and correct.

Date .....  
Signatures



**PRIVACY - CONSENT AND ACKNOWLEDGEMENT**

DATE: ...../...../.....

PROPOSED LOAN \$.....

*I/We understand that Section 18E(8)(c) of the Privacy Act 1988 allows the Latvian Australian Credit Co-operative Society Limited ("the Society") to give a credit reporting agency certain personal information about me/us which I/we authorise the Society to do. The information which may be given to an agency is covered by Section 18E(1) of the Act and includes:*

- \* Identify particulars (as permitted by the Privacy Commissioner's determination) issued under S.18E(3)
- \* The fact that I/We have applied for credit and the amount
- \* The fact that the Society is a credit provider to me/us
- \* Payments which become overdue more than 60 days and for which collection action has commenced
- \* Advice that payments are no longer overdue
- \* Cheques drawn by me/us which the Society has dishonoured more than once
- \* In specified circumstances, that in the opinion of the Society I/We have committed a serious credit infringement
- \* That the credit provided to me/us by the Society has been discharged

**Authority for the Society to obtain certain credit information**

To enable the Society to assess my/our application for commercial or personal credit, I/We authorise the Society:

- \* To obtain from a credit reporting agency a credit report containing personal information about me/us in relation to personal credit
- \* To obtain from a credit reporting agency a credit report containing personal credit information about me/us in relation to commercial credit. This is in accordance with Section 18K(1)(b) of the Privacy Act.
- \* To obtain a report containing information about my/our commercial activities or commercial credit worthiness from a business which provides information about the commercial credit worthiness of a person in relation to personal credit. This is in accordance with Section 18L(4) of the Privacy Act.
- \* To obtain a report from a credit reporting agency and other information in relation to my/our commercial credit activities.

**Authority to exchange information with other credit providers**

In accordance with Section 18N(1)(b) of the Privacy Act, I/We authorise the Society to give to and obtain from credit providers named in the accompanying credit application and credit providers that may be named in a credit report issued by a credit reporting agency information about my/our credit arrangements. I/We understand 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 or receive from each other under the Privacy Act 1988.

**I/We understand the information may be used for the following purposes:**

- \* To assess an application by me/us for credit
- \* To assist me/us avoid defaulting on my/our credit obligations
- \* To notify other credit providers of a default by me/us
- \* 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 assist the collection of overdue payments

---

**Name/s and address/es of Borrower/s**

**Signature/s**

.....  
.....  
.....  
.....

**GUARANTORS**

**Authority to obtain Credit Information**

To: Latvian Australian Credit Co-operative Society Ltd. ( "the Society")

**Borrower/s: (Full name/s and address/es of borrower/s)**

.....  
.....

In accordance with Section 18K(1)(c) of the Privacy Act, I/We authorise the Society to obtain from a credit reporting agency, a credit report containing personal credit information about me/us to assess whether to accept me/us as guarantor/s for credit or commercial credit applied for, or provided to, the abovenamed borrower/s.

I/We agree that if the Society approves the borrower's application for credit this agreement remains in force until the credit facility covered by the borrower's application ceases.

**Name/s and address/es of Guarantor/s**

**Signature/s**

.....  
.....  
.....  
.....