Application Form

BIG SKY

Banking • Financial Advice • Insurance

Personal Loan

Prior to assessing a loan for an applicant and to meet the conditions of our Australian Credit Licence and the National Credit Code, Big Sky staff will aim to meet the following areas in ensuring the contract is 'not unsuitable' by:

- Ensuring the credit contract we offer you meets your requirements and objectives;
- You being able to meet the financial obligations of the credit contract without substantial hardship; and
- Our staff verifying the information in this application and making an assessment to our lending criteria and the above aims.

1. Your requirements and objectives

To ensure Big Sky meets your requirements and objectives in providing a suitable product, please answer the following questions:

What is the purpose of the loan?

How much would you like to borrow (including any loan costs)? $

Term of loan (1-7 years)?:

(If purchasing an asset, the loan term should be no longer then the time you expect to keep the asset or the likely life of the asset)

How would you like to pay as a repayment on the loan? $ per

To calculate this figure you should calculate a household budget to ascertain what you can afford. If you require assistance to complete this task ask one of our friendly staff for assistance.

Note that Big Sky only offers personal loans that have principal and interest repayments with a variable interest rate.

* Acceptable repayment frequencies are Weekly, Fortnightly and Monthly

2. Loan details

New Credit Amount requested: $

If adding to loan, the current balance is: $

Total amount requested: $

Contact details

Address
114 Albert Road
South Melbourne VIC 3205
GPO Box 1801
Melbourne VIC 3205

Website
bigsky.net.au

Email
bigsky@bigsky.net.au

Telephone
1300 654 321

Big Sky Building Society Ltd ABN 30 087 652 079 AFSL/Australian Credit Licence No. 237994.

MEMBER CUSTOMER OWNED BANKING ASSOCIATION

3. Borrowers details

First Borrower

Name:

Date of birth: / / Customer No.:

No. of dependents: Ages of dependents:

Drivers licence number: Drivers licence expiry date: /

Marital status: Married Single Defacto Divorced Separated Other

Current address:

Housing status: Own Buying Renting Boarding At address from: /

Postal address (if different to current address)

Previous address: (if at current address less than 3 years)

Housing status: Own Buying Renting Boarding At address from: /

Home Phone No.: Work Phone No.:

Mobile: Email:

Current employer:

Occupation: Date commenced: /

Employment status: Full time Part time Casual Contract Self Employed Seasonal

Employer address:

Monthly net income: $

Second job: (If applicable)

Occupation: Date commenced: /

Employment status: Full time Part time Casual Contract Self Employed Seasonal

Employer address:

Monthly net income: $

Previous employment: (If less than 3 years with current employer)

Occupation:

Employment status: Full time Part time Casual Contract Self Employed Seasonal

Employer address:

Date commenced: / Date Finished: /

Second Borrower

Name:

Date of birth: / / Customer No.:

No. of dependents: Ages of dependents.

Drivers licence number: Drivers licence expiry date: /

Marital status: Married Single Defacto Divorced Separated Other

Current address:

Housing status: Own Buying Renting Boarding At address from: /

Postal address: (if different to current address)

Previous address: (if at current address less than 3 years)

Housing status: Own Buying Renting Boarding At address from: /

Home Phone No.: Work Phone No.:

Mobile: Email:

Current employer:

Occupation: Date commenced: /

Employment Status: Full time Part time Casual Contract Self Employed Seasonal

Employer address:

Monthly net income: $

Second job: (If applicable)

Occupation: Date commenced: /

Employment status: Full time Part time Casual Contract Self Employed Seasonal

Employer address:

Monthly net income: $

Previous employment: (If less than 3 years with current employer)

Occupation:

Employment status: Full time Part time Casual Contract Self Employed Seasonal

Employer address:

Date commenced: / Date Finished: /

4. Assets

Real Estate Properties

Address:	Ownership: Sole Joint Property type^:	Value: $
Address:	Ownership: Sole Joint Property type^:	Value: $
Address:	Ownership: Sole Joint Property type^:	Value: $

Motor Vehicles

Vehicle Description: (Year, Make, Model)	Value: $
Vehicle Description: (Year, Make, Model)	Value: $

Savings, Fixed Term Deposits

Account Number:	Financial Institution:	Account Type:	Value: $
Account Number:	Financial Institution:	Account Type:	Value: $
Account Number:	Financial Institution:	Account Type:	Value: $
Account Number:	Financial Institution:	Account Type:	Value: $

Other Assets (e.g. Shares, boats, caravans, HOS Equity etc)

If there is insufficient room in this document to provide all assets, attach these on a separate list to this application form.

Asset Description

Household Contents - insured value:	Value: $
Superannuation:	Value: $
Superannuation:	Value: $
Deposit paid on purchase to:	Value: $
Other:	Value: $
Other:	Value: $

I declare that the above assets are owned by the applicant and are not held in trust for any other entities

TOTAL ASSETS (A): **$**

^ E.g.: Principle Residence, Investment

(do not include contents or superannuation)

5. Liabilities and repayments

Mortgage Loans

Payable to (Financial Institution):	Monthly Repayment: $	Balance: $
Payable to (Financial Institution):	Monthly Repayment: $	Balance: $
Payable to (Financial Institution):	Monthly Repayment: $	Balance: $
Payable to (Financial Institution):	Monthly Repayment: $	Balance: $

Personal Loans, Car Loans

Payable to (Financial Institution):	Monthly Repayment: $	Balance: $
Payable to (Financial Institution):	Monthly Repayment: $	Balance: $

Hire Purchase or Lease

Payable to (Institution):	Residual Amount: $	Monthly Repayment: $	Balance: $

Credit Cards, Store Accounts, Lines of Credit, Overdrafts, Interest Free Loans

Payable to (Institution):	Credit Limit: $	Monthly Repayment: $	Balance: $
Payable to (Institution):	Credit Limit: $	Monthly Repayment: $	Balance: $
Payable to (Institution):	Credit Limit: $	Monthly Repayment: $	Balance: $

Are you a guarantor for another contract? ☐ Yes ☐ No

If so, to whom?	Monthly Repayment: $	Balance: $

Living Expenses

☐ Rent ☐ Board	Monthly Repayment: $
Utilities and Services e.g. council rates, utilities, internet	Monthly Repayment: $
Insurance e.g. health, life, house, car insurance	Monthly Repayment: $
Food e.g. groceries, take-away and restaurant meals	Monthly Repayment: $
Family e.g. school and education, childcare, clothing	Monthly Repayment: $
Medical e.g. medical appointments and pharmacy expenses	Monthly Repayment: $
Transport e.g. train, car maintenance, petrol expenses	Monthly Repayment: $

Other Expenses e.g. such as entertainment, family holidays		Monthly Repayment: $	
TOTAL LIABILITIES (L):	Credit Limit: $	Monthly Repayment: $	Balance: $
		TOTAL SURPLUS (A Minus L):	**$**

6. Income summary

Employment Income

Received by:	Paid by:	Payment Frequency:	Amount: $
Received by:	Paid by:	Payment Frequency:	Amount: $
Received by:	Paid by:	Payment Frequency:	Amount: $

Self-Employed Income

Received by:	Paid by: (Provide the business name)	Payment Frequency:	Amount: $
Received by:	Paid by: (Provide the business name)	Payment Frequency:	Amount: $

Rental Income

Received by:	Paid by:	Payment Frequency:	Amount: $
	Address of the property:		
Received by:	Paid by:	Payment Frequency:	Amount: $
	Address of the property:		

Other Income e.g. Family Allowance, pension, interest, dividends etc

Received by:	Paid by:	Payment Frequency:	Amount: $
Received by:	Paid by:	Payment Frequency:	Amount: $
Received by:	Paid by:	Payment Frequency:	Amount: $
		TOTAL INCOME:	$

7. Repayments that will cease after this credit application

Debt or Repayment no longer payable when this facility is funded:	Monthly Repayment: $	Balance: $
Debt or Repayment no longer payable when this facility is funded:	Monthly Repayment: $	Balance: $
Debt or Repayment no longer payable when this facility is funded:	Monthly Repayment: $	Balance: $

8. Motor vehicle security (where applicable)

Year: Make:

Body type: Rego No.

Engine No. VIN/Chassis No.

9. Guarantor/s

For this Loan:

Guarantor name:

Relationship to borrower: Contact No.

Address:

Contact name:

Relationship to borrower: Contact No.

Address:

10. Alternative contacts

(List 2 alternative contacts not living with you)

Contact name:

Relationship to borrower: Contact No.

Address:

Contact name:

Relationship to borrower: Contact No.

Address:

11. Alternative contacts

Do you regard this loan is for a Business or Commercial purpose? Yes No

12. Bankruptcy, debt agreements, judgements and other

Have any of the borrowers every been subject to the following			If yes, please explain: (please note further information may be required):
Assets controlled by a trustee	Yes	No	
An arrangement with creditors	Yes	No	
A Part IX and Part X Debt Agreement	Yes	No	
Court judgments	Yes	No	
Defaults listed on a credit reference report	Yes	No	

Are you (or for joint applications, either party) a US citizen/resident for tax purposes? Yes No
(Under the Foreign Account Tax Compliance Act you must confirm your US status)
If you selected Yes to being a US citizen/resident, please provide applicant name and Taxpayer Identification Number (TIN):

Applicant Name

Number (TIN)

Are you (or for joint applications, either party) a Politically Exposed Person? Yes No

A Politically Exposed Person (PEP) means an individual who holds a prominent public position or function in a government body or an international organisation in Australia or overseas, such as a Head of State or head of a country or government, or a government minister or equivalent senior politician. A PEP can also be an immediate family member of a person referred to above, including a spouse, de-facto partner, child and a child's spouse or a parent. A close associate of a PEP, i.e. any individual who is known to have joint beneficial ownership of a legal arrangement or entity is also considered to be a PEP.

13. Permission to obtain and disclose credit and personal information

What information can be disclosed?

The Privacy Act allows Big Sky Building Society Limited ('Big Sky', 'we', 'us', 'our') ABN 30 087 652 079 and other applicable persons to disclose personal information about you when related to the primary purpose for which it was collected. 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.

Your sensitive information (e.g., membership of a professional or trade association) may also be disclosed where relevant to this application.

Why do we obtain information?

Before, during or after the provision of our products and services to you, we may obtain your personal information for the purpose 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 for the applicant, assessing your credit worthiness, managing your loan or the arrangements under which your loan is funded or collecting overdue payments.

If you do not provide us with the personal information that we request, we may not be able to consider your application for credit or provide other services.

Who can give or obtain information?

For the purpose of providing products and services to you and managing our business, we may give 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 the loan application
- any agent or contractor of ours assisting in processing the loan application, and
- any party involved in a securitisation arrangement which we use to fund your loan in the securitisation of your loan, including re-insurers and underwriters, loan servicers, trust managers, trustees and security trustees and any loan originator that may be involved.

Overseas disclosures

We may disclose your personal information overseas. 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.

Important information about credit reporting bodies

If you apply for or hold any kind of credit with us, we may disclose information 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 Veda Advantage, whose privacy policy is at www.veda.com.au and Dun & Bradstreet, whose privacy policy is at www.dnb.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. From 12 March 2014, 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 us 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, we 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 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 who we are, how to contact us, how to obtain our Privacy and Credit Reporting Policy, and that we will use and disclose their personal information for the purposes set out in this Permission and that they can gain access to that information.

Electronic Verification

Under the AML/CTF Act, we can disclose your name, residential address and date of birth to a credit reporting body. The purpose of this disclosure is to ask the credit reporting body to assess whether the personal information disclosed matches (in whole or part) personal information about you held in their records (if any). This electronic verification process helps us to verify your identity.

The credit reporting body may prepare and provide us with an assessment by using the personal information about you and the names, residential address and dates of birth contained in its records about other individuals.

If you not consent to us verifying your identity by electronic verification, we will provide you with an alternate verification process to identify you. If this is the case, please contact us on **1300 654 321** for further information.

Security, privacy and credit reporting 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 and Credit Reporting Policy

Our Privacy and Credit Reporting Policy www.bigsky.net.au provides additional information about how we handle your personal and credit-related information. It sets out how you can ask for access to personal and credit-related 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 Credit Reporting Privacy Code, and how we will deal with your complaint. We will give you a copy of our Privacy and Credit Reporting Policy on request.

Marketing preferences

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

14. Customer Declaration

I/we hereby solemnly and sincerely declare:

1. I authorise the collection, use and disclosure of information about me in the manner set out under the heading "Permission to obtain and disclose credit and personal information" in Section 13.
2. I/We make application for a loan in the amount set forth in this application form.
3. That the information provided in this application is true and correct in every particular and I/we have no financial commitments, debts, liabilities, or financial obligations other than those disclosed in this application. I/We understand that if I do not provide all details requested that assessment in ascertaining suitability of the loan will be compromised and the application will not be considered.
4. I/We acknowledge that there are no other known factors that may compromise our capacity to repay the loan such as, pending loss of employment, change in income, increased expenditure, change of financial position, or any other change that may affect making the minimum repayments.
5. I/we have completed a budget to calculate a repayment we can afford, so without substantial hardship I/we can make the repayments that would be necessary on the loan amount applied for (budget forms are available at Big Sky) as disclosed in this loan application form.
6. I/We understand that Big Sky may need to contact my employer, my other financial institutions or referees to confirm information within this application.
7. I/We understand that if I withdraw from this loan application after Valuers value properties and Solicitors are instructed to prepare documents that I/we are liable to pay for any costs that Big Sky Building Society Ltd may incur.
8. I/we declare that the information provided for meeting FATCA requirements (where applicable) is true and correct and that I/we will provide all necessary co-operation and assistance in order for Big Sky to comply with obligations under Australian legislation designed to give effect to the FATCA agreement between Australia and the United States.

Signature of First Borrower	Signature of Second Borrower
X	X
Name:	Name:
Date: / /	Date: / /

Please send your completed form along with original certified copies of your identification to:

Big Sky Building Society
Reply Paid 1801
Melbourne VIC 3001
(no stamp required if mailed in Australia)