

# Personal Loan Application

(Available for existing Gateway Members with a Personal Line of Credit)

Please send your completed form to: [lendingervices@gatewaybank.com.au](mailto:lendingervices@gatewaybank.com.au)

**Important information: You will not be able to save partially completed forms.**

\* Denotes Mandatory Field

## Section A: Your Details

### Personal Details\*

Membership No.\*

Title\*  Mr  Mrs  Ms  Miss  Dr  Prof

First Name\*

Middle Name

Last Name\*

### Contact Details\*

Please specify at least one phone number

Country Area Number

Home

Work

Mobile

Email

## Section B: Loan Repayments

### Loan Repayments

I/We would like to set loan repayments to:\*  Weekly  Fortnightly or  Monthly

## Section C: Tell us about your work

### Type of Employment\*

Full Time  Part Time  Casual  Retired  Contract  Self Employed

Other

Name of current employer / business

Commencement date\*

Postal Address\*

State/Territory\*  Postcode\*  Country\*

Phone\*       Fax

Section C: Tell us about your work

If self employed - Accountant Details

Accountant Name\*

Accountant Address\*

Country Area Number  
Phone

Previous employer / business (If current < 3 years)

Start Date\*

End Date\*

Previous position held

Previous Employer Address

Country Area Number  
Phone\*

Section D: Tell us about your Financial Position

Statement of Financial Position\*

Assets	Description	Current Value
Home	<input type="text"/>	\$ <input type="text"/>
Other Property / Land	<input type="text"/>	\$ <input type="text"/>
Motor Vehicle 1	<input type="text"/>	\$ <input type="text"/>
Savings / Cash	<input type="text"/>	\$ <input type="text"/>
Superannuation	<input type="text"/>	\$ <input type="text"/>
Home Contents	<input type="text"/>	\$ <input type="text"/>
Other	<input type="text"/>	\$ <input type="text"/>
<b>TOTAL ASSETS</b>		\$ <input type="text"/>



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## Section D: Tell us about your Financial Position

Liabilities	Lender Name	Credit Limit(s)	Current Balance	Monthly Repayment	Cleared by new loan?
Mortgage(s)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
Other loan(s)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Y <input type="checkbox"/> N
Overdraft(s)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Y <input type="checkbox"/> N
Credit / Store Cards	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Y <input type="checkbox"/> N
Other	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Y <input type="checkbox"/> N
<b>TOTAL LIABILITIES</b>		<input type="text"/>	<input type="text"/>	<input type="text"/>	

Income*	Description	Gross per month	After Tax per month
Base Salary	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Other Income e.g. regular overtime, commissions, allowances, part time or casual work	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Rental Income Do not show property outgoings as an expenditure item, as gross rental income is discounted	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Investments e.g. Interest or Dividends	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Government benefits or pensions	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Other	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Other	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<b>TOTAL MONTHLY INCOME</b>		\$ <input type="text"/>	\$ <input type="text"/>

Expenditure*	Description	Average Monthly
Rent / Board	<input type="text"/>	\$ <input type="text"/>
Any other ongoing commitments e.g. Insurance, tax, maintenance	<input type="text"/>	\$ <input type="text"/>
All other living expenses e.g. Food, clothing, utilities, education	<input type="text"/>	\$ <input type="text"/>
Other	<input type="text"/>	\$ <input type="text"/>
Other	<input type="text"/>	\$ <input type="text"/>
<b>TOTAL MONTHLY EXPENSES</b>		\$ <input type="text"/>



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Section E: Your Debit Account Details

Account for Direct Debit (Nominated Account)

Please complete this section if you would like to change your current loan repayment instructions. If you do not nominate an account we will continue to debit home loan repayments from your existing nominated account.

Bank Name

Bank Address

BSB

   -   

Account Name

Account Number

## Privacy Statement and Consent/Declarations

**This statement must be read by each applicant and guarantor. By signing this Application Form you agree to the terms of this statement.** This statement explains how we, Gateway Bank collect, use and disclose personal information. Personal information is information about and which identifies individuals referred to in the application and includes information obtained from any source and, in respect of individual loan applicants and guarantors (if any), includes anything about credit worthiness, standing, history and capacity which, under or in accordance with the Privacy Act 1988, may lawfully be exchanged. We will not use or disclose information collected about you otherwise than for a purpose set out in this statement, a purpose you would reasonably expect, a purpose required or authorised by law, or a purpose otherwise disclosed to, or authorised by, you.

### 1. Purposes for which we collect and use personal information

- (a) You agree that personal information about you which may at any time be provided to us in connection with this loan application may be held and used by us to assess and process the application, to establish, provide and administer the loan and to execute your instructions.
- (b) You agree that, in assessing an application for credit or, if relevant, in assessing whether to accept you as a guarantor, we may seek and obtain personal information about you from a credit reporting agency or another financial institution and may give personal information about you to another financial institution.
- (c) You also agree that we may hold and use personal information about you for the purposes (as relevant) of:
  - considering any other application you may make to us;
  - complying with legislative and regulatory requirements;
  - performing administrative functions, including accounting, risk management, record keeping, archiving, systems development, credit scoring and staff training;
  - managing our rights and obligations in relation to external payment systems;
  - conducting market or customer satisfaction research;
  - developing, establishing and administering alliances and other arrangements with other organisations in relation to the promotion, administration and use of our respective products and services;
  - developing and identifying products and services that may interest you;
  - (unless you ask us not to) providing you with information about other products and services; and
  - Verifying your identity and address as may be required under the Anti-Money Laundering and Counter Terrorism Financing Act 2006.
- (d) Where personal information which we collect about you is sensitive information (such as information about health status, membership of a professional or trade association or a criminal record), you nevertheless consent to its collection by us.

### 2. Disclosure of personal information

You agree that we may collect personal information about you from, and disclose it to, the following, as appropriate, even if the disclosure is to an organisation overseas which is not subject to privacy obligations equivalent to those which apply to us:

- credit reporting agencies and other financial institutions;
- mortgage insurers used by us and reinsurers of any such mortgage insurer;
- our agents, contractors and external advisers whom we engage from time to time;
- your agents and contractors, including your finance broker, legal adviser, financial adviser, builder and settlement agent;
- your executor, administrator, trustee, guardian or attorney;
- your referees, including your employer;
- regulatory bodies, government agencies, law enforcement bodies and courts;
- any person who introduces you to us;
- other organisations (including Cuscal Limited) with whom we have alliances or arrangements for the purpose of promoting our respective products and services (and any agents used by us and our business partners in administering such an arrangement or alliance);
- debt collecting agencies;
- external payment systems operators;
- your and our insurers or prospective insurers and their underwriters;
- your guarantors and prospective guarantors;
- an organisation proposing to fund the acquisition of or acquire, any interest in any obligation you may owe us (whether under a loan, guarantee or security), that organisation's agents, persons involved in assessing the risks and funding of the acquisition and, after acquisition, the purchaser and any manager;
- any person to the extent necessary, in our view, in order to carry out any instruction you give to us; and
- (unless you tell us not to) other organisations (including our related bodies corporate) for the marketing of their products and services.



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### 3. Personal information about third parties

You represent that, if at any time you supply us with personal information about another person (eg, a referee or a person to whom a payment is to be directed), you are authorised to do so and you agree to inform that person who we are, that we will use and disclose their personal information for the purposes set out in paragraph 1 above, and that they can gain access to that information.

### 4. Access to your personal information and contacting us

- (a) Subject to the provisions of the Privacy Act 1988, you may access personal information which we hold about you at any time by asking us. We may charge you a fee for accessing your personal information. You will be advised at the time of your application for access of the applicable fee.
- (b) Notwithstanding anything else in this statement, you may, at any time, tell us that you do not wish to receive any direct marketing communication and/or not to disclose your information to any other organisation for their marketing purposes. You may do this by calling us on 1300 302 474.

### 5. Loan Redraw Option

I acknowledge Gateway may base its decision on whether to grant a Loan Redraw Facility on the particulars disclosed on my current loan and that Gateway is relying on my declaration and warranty.

I understand the Loan Redraw Facility will not be accepted until I have complied with all requests and all information provided by myself/us is found to be accurate. I understand the original loan contract terms and conditions remain.

I understand that by selecting to have a Loan Redraw Facility, Online Banking is required to access this option. I will register for Online Banking by contacting Member Services, if I am not already registered. I also understand that for loans with more than one borrower, the "Any one to operate" method of operation is required so that funds are available for redraw through Online Banking, otherwise written request is required from all borrowers.

### Declarations

I/We declare that the information given in this application is true, correct and complete and that I/we have never committed any act of Bankruptcy or had any judgements or legal proceedings against me/us.

I/We authorise Gateway to make any relevant enquiries into the references mentioned, my employer or any other credit provider.

I/We acknowledge that a credit reporting agency report will be obtained.

I/We agree that this information will remain the property of Gateway.

I/We have read and accept the section titled "Privacy Statement and Consent".

I/We understand Gateway may not provide a loan if my/our circumstances change before funding, including (but not limited to) changes to income, employment or other details.

### Applicant 1\*

Signature\*

Print Name\*

Date\*

## The Next Steps

Complete, sign and return form to:

Gateway Bank  
PO BOX 3176  
Sydney NSW 2001  
or scan and email to [memberservices@gatewaybank.com.au](mailto:memberservices@gatewaybank.com.au)

PLOC 20180301 AM

Please be ready to provide copies to support information you have entered in this application.