



Loan Application Form

First Choice Credit Union
 P.O Box 717 Orange NSW 2800
 Phone (02) 6362 2944 Fax (02) 6362 6061
 ABN 63 087 649 867 Australian Credit Licence 240722

APPLICATION DETAIL:

What is the maximum amount of credit required:

What term would you like to take the loan over: Months

What is the purpose of the Loan (Car, House, Consolidation etc):

What product features are required (Car Loan, Home Loan, Overdraft etc):

Type of Credit (select one): *Primarily for consumer purposes*
 Primarily for commercial purposes

Do you foresee any adverse changes in your financial situation in the future:

Details (if yes):

BORROWER 1 DETAILS:

First Choice Member No:

Surname: First Name/s:

Other Names known by in last 5 years:

Date of Birth: Licence No:

Home Phone: Mobile Phone:

Home Address: State: Postcode:

Postal Address: State: Postcode:

Years at address:

Previous (if less than 3 years): State: Postcode:

Years at address:

Marital Status (Single, Married, Defacto etc): Number of Dependand:

Employer: Address:

Occupation: Employers Phone:

Years of employment:

Previous (if less than 3 years): Address:

Years of employment:

REFERENCE: List 2 reference not at your current address (1 must be a close relative)

Name: Address: Phone:

Name: Address: Phone:

BORROWER 2 DETAILS:

First Choice Member No:

Surname: First Name/s:

Other Names known by in last 5 years:

Date of Birth: Licence No:

Home Phone: Mobile Phone:

Home Address: State: Postcode:

Postal Address: State: Postcode:

Years at address:

Previous (if less than 3 years): State: Postcode:

Years at address:

Marital Status (Single, Married, Defacto etc): Number of Dependant:

Employer: Address:

Occupation: Employers Phone:

Years of employment:

Previous (if less than 3 years): Address:

Years of employment:

IINCOME DETAILS

Income Type	Employer or Benefit Type	Amount Before Tax	Amount After Tax	Pay Period (W / F / M)
Wages (Borrower 1)				
Second Job (Borrower 1)				
Wages (Borrower 2)				
Second Job (Borrower 2)				

Centrelink Income				
Rental Income				
Other Income				

CURRENT FINANCIAL COMMITMENTS:

Please list all your current financial commitments in the table below, such as: rent, mortgages, car loans, personal loans, credit cards, store accounts, flexirent, Foxtel etc.

Type (Mortgage, Car loan, Credit Card etc)	Name of Bank or Company	Monthly Payment	Amount Owing	Credit Limit
Rent / Board				
Home Loan				
Home Loan				
Investment Loan				
Personal Loan				
Personal Loan				
Personal Loan				
Credit Card				
Credit Card				
Interest Free				
Store Account / Rental				
Other				

Have your guaranteed loans for other person/s:

(if yes, enter details below):

Borrower Name/s:.....

Amount: \$..... Bank Name:

CURRENT ASSETS:

Please list all your assets in the table below (home, investment properties, furniture, motor vehicles, boats, savings accounts, term deposits, shares etc):

Asset Type	Description of Asset	Value	Name of Financial institution (if financed)	Insurance Details (if applicable)
Home				
Other Property				
Other Property				
Car				
Car				
Other Vehicle (Car, bike, boat etc)				
Other Vehicle (Car, bike, boat etc)				
Home Contents				
Tools / Equipment				
Saving Account				
Saving Account				
Investment / Shares				
Other				

LIVING EXPENSES

REGULAR	Amount	Frequency (W,F,M,A)
Food & Groceries		
Rates (all properties)		
Water (all properties)		
Home Insurance (all properties)		
Electricity		
Gas		
Mobile Phone		
Home Phone/Internet		
Fuel		
Car Registration (all cars)		
Car Insurance (all cars)		
Other Registration (bikes, boats caravans)		
Other Insurance (bikes, boats caravans)		
Health Insurance		
Other Insurance (Life / Income Protection)		
School Fees / Childcare		
Chemist / Medications		
Memberships (Professional / Unions)		
Other		
Other		
DISCRETIONARY	Amount	Frequency (W,F,M,A)
Pay TV / Streaming Services		
Entertainment (movies, dining out etc)		
Memberships (Gym / Clubs etc)		
Clothing		
Holidays		
Other		
Other		
Other		

To submit application, save and email to loans@firstchoicecu.com.au

Before submitting please make sure you have read important information at the link below

<https://www.firstchoicecu.com.au/online-application.html>