

Loan details

Purpose of funds Home purchase Refinance/debt consolidation Personal loan Home improvements
 Construction loan Increase to existing G&C loan Other

Usage Owner Occupied Investment Business

Loan amount Loan term (years) Loan type (e.g. fixed or variable) Repayment frequency

Member information

Applicant 1

Member Number (if applicable)

Title (please select) Mr Mrs Miss Ms Dr Other

First name Middle name

Last name Date of birth

Marital status
 Married Single Divorced
 De Facto Separated Widowed

Living status
 Own Rent/Board Living with Parents

Number of dependant children Ages

Work phone Preferred

Home phone

Mobile number

Email address

Current address

Suburb State Postcode

Approximate date moved in

Previous address (if at current address less than 2 years)

Suburb State Postcode

Approximate date moved in

Applicant 2

Member Number (if applicable)

Title (please select) Mr Mrs Miss Ms Dr Other

First name Middle name

Last name Date of birth

Marital status
 Married Single Divorced
 De Facto Separated Widowed

Living status
 Own Rent/Board Living with Parents

Number of dependant children Ages

Work phone Preferred

Home phone

Mobile number

Email address

Current address

Suburb State Postcode

Approximate date moved in

Previous address (if at current address less than 2 years)

Suburb State Postcode

Approximate date moved in

Applicant 1

Please provide details of at least two (2) of the following identification documents

(1) Drivers licence number Drivers licence card number

Name as on drivers licence State of issue Expiry date

(2) Medicare card number Reference No. Expiry date

Name as on medicare card

(3) Passport number Country of issue Expiry date

Residency status

- Australian Citizen Permanent Resident
 Temporary Resident Visitor

Do you have a Tax File Number (TFN)?

- Yes, insert TFN No, state Exemption Category

Are you a resident of any foreign jurisdictions for tax purposes?

- Yes No

If yes, please complete the Tax Residency Self Certification Form.

Have you ever been declared bankrupt? Yes No

Have you ever been insolvent or assigned your estate for the benefit of your creditors? Yes No

Have you had a default or judgement in reference to credit provided? Yes No

If yes is selected for any questions above, please provide details separately.

Applicant 2

Please provide details of at least two (2) of the following identification documents

(1) Drivers licence number Drivers licence card number

Name as on drivers licence State of issue Expiry date

(2) Medicare card number Reference No. Expiry date

Name as on medicare card

(3) Passport number Country of issue Expiry date

Residency status

- Australian Citizen Permanent Resident
 Temporary Resident Visitor

Do you have a Tax File Number (TFN)?

- Yes, insert TFN No, state Exemption Category

Are you a resident of any foreign jurisdictions for tax purposes?

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Have you had a default or judgement in reference to credit provided? Yes No

If yes is selected for any questions above, please provide details separately.

Employment

Applicant 1

Current employer's name Current occupation/job title

Employment type Full-time Permanent part-time
 Contract Casual Self-employed

Approximate start date Type of business

Current employer address

Suburb State Postcode

Employer contact

Name Phone number

Applicant 2

Current employer's name Current occupation/job title

Employment type Full-time Permanent part-time
 Contract Casual Self-employed

Approximate start date Type of business

Current employer address

Suburb State Postcode

Employer contact

Name Phone number

Applicant 1

Previous employer's name Previous occupation/job title

Employment type Full-time Permanent part-time
 Contract Casual Self-employed

Start date End date

Previous employer address

Suburb State Postcode

Self-employed

Business name

Date started Type of business/occupation

Business address

Suburb State Postcode

Applicant 2

Previous employer's name Previous occupation/job title

Employment type Full-time Permanent part-time
 Contract Casual Self-employed

Start date End date

Previous employer address

Suburb State Postcode

Self-employed

Business name

Date started Type of business/occupation

Business address

Suburb State Postcode

Income

Applicant 1

w f m a

Employment income before tax \$

Centrelink/Government payments \$

Overtime/penalties \$

Superannuation/pension income \$

Rental income \$

Description of income source

Shares & dividends income \$

Description of income source

Interest income \$

Description of income source

Other income \$

Description of income source

Applicant 2

w f m a

Employment income before tax \$

Centrelink/Government payments \$

Overtime/penalties \$

Superannuation/pension income \$

Rental income \$

Description of income source

Shares & dividends income \$

Description of income source

Interest income \$

Description of income source

Other income \$

Description of income source

Expenses

Main Category	Sub-Category	Amount	Frequency			
			w	f	m	a
Utilities	Rates, Electricity, Water, Gas, Maintenance	\$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Groceries	Food, Household supplies	\$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Insurance	Home & Contents, Landlord, Life	\$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Vehicle (Car, Caravan, Boat, Motorcycle)	\$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Transport	Registration	\$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Petrol, Public Transport, Maintenance	\$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Communication & Media	Phone, Internet, Pay TV	\$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Education/Childcare	School Fees, Uniforms, Books, Daycare	\$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Medical & Health	Insurance, Medical Expenses, Chemist	\$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Entertainment & Recreation	Eating out, Cinema, Social, Sport	\$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other	Subscriptions, Child Maintenance, Gifts etc	\$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Total Expenses		\$ <input type="text"/>				

Notes/Additional Commentary:

Assets

Properties	Property type (unit, house, etc)	Owner Occupied	Estimated value	Rent (per week)	Ownership %	
					Applicant 1	Applicant 2
1. <input type="text"/>	<input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2. <input type="text"/>	<input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
3. <input type="text"/>	<input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
4. <input type="text"/>	<input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Motor vehicles

Make	Model	Year	Estimated value	Ownership %	
				Applicant 1	Applicant 2
1. <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2. <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
3. <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Savings and term deposits

Financial Institution	Estimated value	Ownership %	
		Applicant 1	Applicant 2
1. <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2. <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
3. <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Shares and investments

Institution	Estimated value	Ownership %	
		Applicant 1	Applicant 2
1. <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2. <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
3. <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Superannuation

Fund manager	Estimated value	Ownership %	
		Applicant 1	Applicant 2
1. <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2. <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
3. <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Other assets (Boats, Caravans, Tools, Jewellery)

Description	Estimated value	Ownership %	
		Applicant 1	Applicant 2
1. <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2. <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
3. <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Household contents

Description	Estimated value	Ownership %	
		Applicant 1	Applicant 2
1. <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2. <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
3. <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

HECS/Other debts

Description	Remaining balance	Ownership %	
		Applicant 1	Applicant 2
1. <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2. <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
3. <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Liabilities

Existing Loans

Financial Institution	Loan balance	Redraw balance	Remaining term	Interest rate	Repayment Frequency w f m a	Repayment amount	Ownership %	
							Applicant 1	Applicant 2
1. <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2. <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
3. <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Credit Cards

Financial Institution	Credit limit	Interest rate	Current balance	Ownership %	
				Applicant 1	Applicant 2
1. <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2. <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
3. <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Insurance

Insurance (Home and Contents, Motor Vehicle)

Would you like an obligation free quote for insurance?*

Yes No

* G&C Mutual Bank arranges this insurance as agent for the insurer Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL No. 234708.

Solicitor & conveyancer's contact details (if applicable)

Acting for self

Name of firm

Contact Name

Address

Phone Number

Email

Suburb

State

Postcode

Phone Number

Email

Statement delivery method

Statement Delivery Method (please cross one box only)

If you are an existing G&C Mutual Bank customer:

- your selection will apply to statements for all accounts, and
- if you do not cross one of the options below, your standing instructions will remain unchanged for all accounts.

Online Paper (fee applies)

Note: For new members the default statement will be Online unless an alternative instruction is provided here. By choosing online statements, your statements will be available to you on Internet Banking. You will be able to download the PDF and/or print the statements. You will receive email notification when your statement is added to your Online Banking. You will have to check your emails regularly and provide and update your email address if it changes. You can switch to paper statements at any time via Online Banking or by calling us on 1300 364 400.

Service nomination (Joint Borrowers)

We understand that each borrower is entitled to receive a copy of any notice or other document under the National Credit Code. By completing this Service Nomination and signing the declaration below, we are authorising G&C Mutual Bank to provide notices and documents on behalf of all of us to the person named.

We hereby nominate to receive all notices and documents in relation to this loan.

Documents required when applying for a Loan

Please note that failure to provide the required information may result in delays

Income for PAYG applicants (require two of the following)

- Two (2) current payslips no more than sixty (60) days old
- A written contract or letter from employer on company letterhead
- Payment Summary (most recent)
- Tax assessment notice (most recent) also to be provided if applicable
- Current statement of benefit from relevant government department as evidence of pension benefit allowance, entitlement
- Copy of tax return prepared by an accredited accountant and tax assessment notice (most recent)
- Three consecutive months' bank account statements showing regular salary credits, with the employer name evident.

Income for self-employed applicants (all required)

- Last two (2) year's business taxation returns
- Last two (2) year's financial statements (profit & loss & balance sheet)
- Last two (2) year's personal taxation returns
- Last two (2) year's personal taxation assessment notices
- Income Tax Lodgement Status Portal & Integrated Client Account Portal

Company or Trust applications (all required)

- Last two (2) year's financial statements for Trust or Company
- Last two (2) year's personal taxation returns for all Borrowers, Guarantors (including adult beneficiaries of a Trust) and Directors
- Signed and certified copy of Trust Deeds
- Certificate of registration issued by ASIC or an ASIC database search for a company

Other income

- Prior year dividend statement
- Rental statement(s) issued by the managing agent dated within 90 days

Purchases

- Contract of sale
- Evidence of funds to complete

Refinances

- Last three months loan statements for loan(s) being refinanced
- Last three months credit card(s) statements for cards being refinanced

Construction (registered builders)

- Fixed price building contract
- Copies of council approved plans/specifications

Additional information required

- Last three months bank statements showing salary credits and regular living expenses
- Recent statement for any all mortgages and personal loans
- Statutory declaration for gifted funds
- Copy of title/rates notice for unencumbered property

Member referral

Referrer's Member Name

Member Number

Declarations & consent

G&C Mutual Bank Limited (we/us/our) ABN 72 087 650 637, AFSL / Australian Credit Licence 238311 collects, uses and discloses personal information and credit information in accordance with the Privacy Act 1988.

Privacy policy

Personal information is treated in accordance with our Privacy Policy, which explains how you may:

- access your personal information held by us;
- seek correction of that information; and
- make a complaint about a breach of the Australian Privacy Principles or about how we deal with such complaints.

Our Privacy Policy may be obtained by visiting our website at <https://www.gcmutual.bank/> or by contacting us on 1300 364 400.

Collection of information

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

Some laws require us to obtain personal information about you before we provide you with particular products or services or process particular transactions in which you are involved – e.g. laws relating to anti-money laundering and counter-terrorism financing, consumer credit, taxation and real property transactions.

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 products and services.

Disclosure of information

What information can be used and disclosed?

The Privacy Act allows G&C Mutual Bank Limited, trading as G&C Mutual Bank ('we', 'us', 'our') ABN 72 087 650 637 to use and disclose personal information we collect about you for the primary purpose for which it was collected and for related secondary purposes that you would reasonably expect. 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;
- other information about credit standing, worthiness, history or capacity that credit providers can disclose under the Privacy Act, including a credit report.

Who can give or collect information?

For the purpose of providing products and services to you and managing our business, we may give your personal information to:

- organisations which we use to verify your identity, including checking your information with the document issuer or official record holder;
- external service providers to us, such as payment systems operators, mailing houses and research consultants;
- providers of payment and card services, when you make a transaction using a payment service or a card;
- third party product suppliers we have arrangements with to provide information to you about their products and/or services;
- 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, valuers, 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;
- other financial institutions in relation to the processing, administration and management of products and services provided to you;
- 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/or 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 and disclose to them, for the purpose of verification, personal information you have provided to us which they could reasonably be expected to be able to verify
- 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 a loan application;
- any agent or contractor of ours assisting in processing a loan application; and
- other entities that may be involved in a securitisation arrangement which we use to fund your loan, including without limitation Perpetual Trustee Limited and related companies and ratings agencies such as Moodys, Standard & Poors and any loan originator.

Disclosure to overseas recipients

We will not disclose your personal information to overseas recipients. However, if we do disclose information to overseas recipients, 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 Equifax, whose privacy policy and contact details are at www.equifax.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. 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 website, 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 a Credit Provider 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, the Credit Providers may give a guarantor, or a person considering becoming a guarantor, credit information about you to enable the guarantor to decide whether to act as guarantor, or to keep the guarantor informed about your repayment of the credit secured by the guarantee.

Electronic verification

Under the Anti-Money Laundering and Counter-Terrorism Financing 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 do 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 364 400 for further information.

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 about who we are, how to contact us, how to obtain our Privacy Policy, and that we will use and disclose their personal information for the purposes set out in this Notice and that they can gain access to that information.

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.

Marketing preferences

We may use information about you to inform you about products and services, including those of third parties, unless you ask us not to. We may do so even if you are on the Do Not Call Register, unless you ask us not to.

Consumer data right

The Consumer Data Right gives you the right to:

- access some of the data (including personal information) held about you by us and by other data holders ('CDR Data');
- consent to an accredited third party accessing your CDR Data held by us; and
- consent to us accessing your CDR Data held by another data holder.

We have a policy about our management of CDR Data that is available through our website. You can also get an electronic or hard copy from us on request.

Electronic communications consent

You consent to receiving by electronic communication, any pre-contractual information, notices and other documents relating to the banking and lending products that we are required to give you. We will rely on this consent to communicate with you by electronic mail to the email address that you have notified. By giving this consent, you acknowledge that we are no longer required to send you pre-contractual information, notices and other documents relating to the banking and lending products in paper form.

You understand that you must ensure that you check your email regularly for pre-contractual information, notices and other documents from us, and notify us of any changes to your email address. You will ensure that emails from us to your email address are not blocked.

You may withdraw this consent at any time and change to receiving paper documents to your nominated mail address, by notifying us through email.

Declaration

By submitting and signing this application, I/we the Applicant(s) and/or Guarantor(s), as applicable:

- declare that all information provided is true and correct and not misleading in any respect;
- have read and understand the terms and conditions of the credit facility and agree to be bound by them;
- authorise G&C Mutual Bank to make all relevant enquiries that the Bank considers necessary to assess this application for finance;
- request G&C Mutual Bank to make an assessment of my/our credit worthiness to provide a credit facility;
- acknowledge that G&C Mutual Bank will rely on this information and any information obtained from a credit reporting body to make a decision as to whether to offer me/us a credit facility;
- understand that if this application for finance does not proceed for whatever reason, G&C Mutual Bank is not obliged to refund any fees, expenses and costs already paid by me/us.
- warrant that I/we are not an undischarged bankrupt or have not been bankrupt in the last five (5) years, and that there are no outstanding judgements or claims against me or any of us; and
- understand and acknowledge that approval of this application may be withdrawn should any false or misleading information have been supplied by me/us in this application.
- understand that by continuing with this application, G&C Mutual Bank will complete an Identity Check, Fraud Check and Credit Check. This will result in an enquiry being recorded on my credit file.
- understand that in connection with providing credit to you, G&C Mutual Bank may give a guarantor, or a person considering becoming a guarantor, credit information about you to enable the guarantor to decide whether to act as guarantor, or to keep the guarantor informed about your repayment of the credit secured by the guarantee.

Applicant 1

Signature

Name of Applicant

Date

 / /

Applicant 2

Signature

Name of Applicant

Date

 / /

Next steps

Once you have completed this form please return to G&C Mutual Bank by:



Mail

PO Box A253, Sydney South NSW 1235



Email

gcmbloans@gcmutual.bank



In person

By visiting a Service Centre

We're ready to help, if you need assistance completing this form or have any questions, call us on **1300 364 400** or drop into your local Service Centre.

Introduction

G&C Mutual Bank and Quay Mutual Bank are trading names for G&C Mutual Bank Limited.

G&C Mutual Bank Limited has an Australian Credit Licence authorising us to provide credit.

This Credit Guide provides you with an understanding of what to expect from G&C Mutual Bank Limited when we provide credit to you. The Guide includes information about some of our obligations under the National Consumer Credit Protection Act 2009 (the National Credit Act).

You may also receive other documents when we provide services or credit to you.

Borrowing money from us

G&C Mutual Bank Limited provides loans to its members only.

Under the National Credit Act we are prohibited from providing you with credit under a credit contract if the contract will be unsuitable for you.

Similarly, we are prohibited from increasing the limit of an existing credit contract, if the new limit will be unsuitable for you.

A credit contract or credit limit increase is unsuitable for you if, at the time the contract is entered or limit increased, it is likely that:

- you will be unable to comply with your financial obligations under the contract, or could only comply with substantial hardship at that time, or
- the contract or increase does not meet your requirements and objectives at that time.

Our obligation to make a credit assessment

Before providing you with credit, we must make a preliminary assessment as to whether the contract or increase in limit will be unsuitable for you.

In order to make this assessment we must:

- make reasonable enquiries about your requirements and objectives in relation to the credit contract, and
- make reasonable enquiries about your financial situation, and
- take reasonable steps to verify your financial situation.

Obtaining this information helps us get a reasonable understanding of your need for credit as well as your ability to meet all the repayments, fees, charges and transaction costs associated with the proposed credit contract.

The extent of the enquiries we undertake will depend on the circumstances.

Your right to receive a copy of the credit assessment

You have the right to request a copy of our assessment of your suitability.

You may request a copy of the credit assessment up to 7 years after the day on which the credit contract is entered or the credit limit is increased.

We must give you a copy of our assessment:

- if requested before entering into the credit contract or increasing the credit limit – before entering into the credit contract or increasing the credit limit;
- if requested within 2 years after entering into the credit contract or increasing the credit limit – within 7 business days of our receiving the request;
- if requested 2 years, but no than more than 7 years, after entering into the credit contract or increasing the credit limit – within 21 business days of our receiving the request.

We must provide you the copy of the assessment free of charge.

Note – you are only entitled to receive a copy of your assessment if your loan is approved or credit limit increased.

You have other rights to access personal information we collect about you under the provisions of the Privacy Act 1988 (Cth). A copy of our Privacy Policy is available on request, on our website, through our Service Centres or by calling 1300 364 400.

Dispute Resolution Procedures

G&C Mutual Bank Limited has an internal dispute resolution process and is also a member of an independent external dispute resolution scheme.

The dispute resolution system covers complaints by persons to whom we provide credit.

Our internal system can be accessed by calling G&C Mutual Bank Limited Contact Centre on 1300 364 400, emailing info@gcmutual.bank, or visiting one of our Service Centres.

In many cases this leads to a successful resolution. However, if you are unhappy with any decision or our handling of the complaint, the complaint may be referred for external resolution to the Australian Financial Complaints Authority (AFCA).

Our external dispute resolution scheme cannot deal with your dispute unless you have attempted to resolve the problem with us first.

Australian Financial Complaints Authority

The Australian Financial Complaints Authority Limited

GPO Box 3
Melbourne VIC 3001
Telephone: 1800 931 678
Email: info@afca.org.au
Website: www.afca.org.au

AFCA can then offer conciliation processes or it may investigate the dispute and issue a written decision on your case which is binding on us. This service is available at no cost to you.

Updating this Credit Guide

All details are current as at the date of this Credit Guide. We will publish minor changes on our website. We will update the Credit Guide if there are any material changes adverse to borrowers. Contact us for further information.

More information on borrowing from us

For general information about borrowing (including loan calculators to help you understand the effect of interest rates and fees and different loan options) visit our website at: www.gcmutual.bank