

## Loan details

Loan purpose  Loan amount \$  FFA  NILS

## Personal details

Title  Given names  Surname   
 Date of birth  Driver licence number  State of issue   
 Marital status  Number of dependants  Age(s) of dependants   
 Female  Male **Joint applicant:**  No  Yes (if yes, second applicant to complete additional details form)  
 Australian citizen/Permanent resident  Aboriginal/Torres Strait Islander Country of Origin

## Contact details

**Phone:** Mobile  Home  Work  (please circle preferred)  
**Email:** Personal  Work

## Living arrangements

Private renter  Public renter  Boarding  Rent free  Home owner  Homeless/other

### Current address:

State  Postcode

Months residing at this address

### Name and contact details of person NOT living with you (1):

Name   
 Address   
  
 Phone   
 Email

### Previous address:

State  Postcode

Months residing at this address

### Name and contact details of person NOT living with you (2):

Name   
 Address   
  
 Phone   
 Email

## Employment details

Employed  Unemployed  Self-employed  Student  Retired  Other

### If currently employed:

Job title   
 Employer   
 Phone   
 Email   
 Duration  years  months

### Previous employer (if current is less than 3 years):

Job title   
 Employer   
 Phone   
 Email   
 Duration  years  months

## Education and training

Primary  Secondary  Certificate  Diploma  University degree  Other

## Referral source

Friend/relative  
  Internet  
  Advertising  
  Community worker  
  Centrelink  
  Bank  
 Other

## Income (fortnightly)

Wages	\$ <input style="width: 150px;" type="text"/>	Child support (received)	\$ <input style="width: 150px;" type="text"/>
Centrelink income 1	\$ <input style="width: 150px;" type="text"/>	Other	\$ <input style="width: 150px;" type="text"/>
Centrelink income 2	\$ <input style="width: 150px;" type="text"/>	Other	\$ <input style="width: 150px;" type="text"/>
Centrelink income 3	\$ <input style="width: 150px;" type="text"/>	<b>TOTAL</b>	\$ <input style="width: 150px;" type="text"/>

## Expenditure (fortnightly)

If joint loan please complete as household

### Housing

Rent	\$ <input style="width: 150px;" type="text"/>	Mortgage repayments	\$ <input style="width: 150px;" type="text"/>
Rent arrears	\$ <input style="width: 150px;" type="text"/>	Council/water rates	\$ <input style="width: 150px;" type="text"/>
Board/lodging	\$ <input style="width: 150px;" type="text"/>	Repairs/maintenance/other	\$ <input style="width: 150px;" type="text"/>
Home/contents insurance	\$ <input style="width: 150px;" type="text"/>	<b>TOTAL</b>	\$ <input style="width: 150px;" type="text"/>

### Services

Mobile phone	\$ <input style="width: 150px;" type="text"/>	Electricity	\$ <input style="width: 150px;" type="text"/>
Home phone	\$ <input style="width: 150px;" type="text"/>	Gas	\$ <input style="width: 150px;" type="text"/>
Internet	\$ <input style="width: 150px;" type="text"/>	Water charges	\$ <input style="width: 150px;" type="text"/>
Foxtel/Netflix/other	\$ <input style="width: 150px;" type="text"/>	<b>TOTAL</b>	\$ <input style="width: 150px;" type="text"/>

### Transport

Vehicle registration	\$ <input style="width: 150px;" type="text"/>	Petrol	\$ <input style="width: 150px;" type="text"/>
Vehicle insurance	\$ <input style="width: 150px;" type="text"/>	Public transport	\$ <input style="width: 150px;" type="text"/>
Servicing/repairs	\$ <input style="width: 150px;" type="text"/>	<b>TOTAL</b>	\$ <input style="width: 150px;" type="text"/>

### Education

School/child care fees	\$ <input style="width: 150px;" type="text"/>	University/TAFE fees	\$ <input style="width: 150px;" type="text"/>
Uniforms/books/stationery	\$ <input style="width: 150px;" type="text"/>	Other	\$ <input style="width: 150px;" type="text"/>
Excursions/sports fees	\$ <input style="width: 150px;" type="text"/>	<b>TOTAL</b>	\$ <input style="width: 150px;" type="text"/>

### Medical

Doctor	\$ <input style="width: 150px;" type="text"/>	Health/life insurance	\$ <input style="width: 150px;" type="text"/>
Dentist	\$ <input style="width: 150px;" type="text"/>	Medication/equipment	\$ <input style="width: 150px;" type="text"/>
Optometrist	\$ <input style="width: 150px;" type="text"/>	Other	\$ <input style="width: 150px;" type="text"/>
Naturopath/chiropractor	\$ <input style="width: 150px;" type="text"/>	<b>TOTAL</b>	\$ <input style="width: 150px;" type="text"/>

## Household

General groceries	\$	Pet food/vet visits	\$
Fruit and vegetables	\$	Takeaway/other	\$
Meat	\$	<b>TOTAL</b>	\$

## Personal

Going out	\$	Alcohol	\$
Cinema	\$	Cigarettes	\$
Entertainment	\$	Holidays	\$
Newspapers/magazines	\$	Lotto tickets/scratchies	\$
Clothes	\$	Other	\$
Hair/cosmetic/beauty	\$	<b>TOTAL</b>	\$

## TOTAL

<b>TOTAL SURPLUS</b>	\$	<b>TOTAL EXPENDITURE</b>	\$
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## Financial commitments – what you owe (repayments fortnightly)

	Who with	Date started	Repayment amount	Balance to pay
Centrelink advance			\$	\$
Personal loan			\$	\$
Mortgage			\$	\$
Bank overdraft			\$	\$
Credit card			\$	\$
Store card/account			\$	\$
Hire purchase			\$	\$
Child support payments			\$	\$
Vehicle loan			\$	\$
Money lender agreement			\$	\$
Debt collector agreement			\$	\$
Debt agreement			\$	\$
Other			\$	\$
<b>TOTAL</b>			\$	\$

## Assets – what you own

House/land	\$	Cash	\$
Vehicles	\$	Savings	\$
Personal effects	\$	Other	\$
Superannuation	\$	<b>TOTAL</b>	\$

## Credit history

- Have you ever been bankrupt/insolvent?  No  Yes
- If 'Yes' what is your current bankruptcy status?  Current  Discharged
- Do you have any judgements, garnishes or other legal proceedings against you?  No  Yes
- Have you ever entered into a scheme or arrangement with creditors or with a debt collector?  
(If yes, provide details below)  No  Yes

Details:

## Current financial status

- Are you currently experiencing financial stress from existing commitments?  No  Yes
- How will a Foresters/NILS loan help you in your current situation?

Details:

## Application declaration

### Please read carefully before signing.

I declare that the information I have provided in this application and accompanying documents is true and complete and that I have no financial commitments other than those stated in this document. I am aware that it is on the basis of the information that I have provided that Foresters Group will make its decision whether or not to grant me a loan. I authorise Foresters Group to make all enquiries which it considers necessary to fully assess my application.

I understand that I am only allowed one NILS loan at any one time from all NILS providers.

The signature(s) below evidences that you have received a copy of the Foresters Group – APP Privacy and Credit Reporting Collections Statement with this application which outlines how we collect, deal with and exchange information with third parties.

Signature (please print out and sign)

Date

Print full name

## Marketing consent

- I consent to Foresters Group providing me with marketing materials related to their products, services and events that may of be interest to me.
- I agree to receive information (including statements) electronically.

## General information

**Information and documents you should read** (available at [www.foresters.org.au](http://www.foresters.org.au))

- Foresters Group – APP Privacy and Credit Reporting Collections Statement
- How the Loan Process Works

### Eligibility

- 18 years or older permanent resident able to repay a loan
- Willing to take responsibility for your financial position

### Documents that you need to supply

- Signed and completed application form
- A copy of photo identification (i.e. driver license, 18+ card, passport) – we also need to sight originals at interview
- The latest 90 days of your bank account transaction history where income is directed
- Either a Medicare, Concession or Health Care Card
- If employed – copies of last 3 payslips
- If on a benefit – a current Centrelink statement showing benefit and any deductions
- Proof of rent – current tenancy ledger and/or lease agreement
- Recent utility bill showing your name, address and showing bills are up to date
- If any existing loans or credit cards – recent statements of each account
- Any other documents required to verify income and expenses as detailed on the application form
- Quote or invoice for loan purpose (no cash loans – all approved funds are paid direct to suppliers)

## Loan Assessment Committee

Loan Committee meeting date

Loan approval  No  Yes

Further information required:

Foresters Group  
35 Brookes Street, Bowen Hills, Qld 4006  
P O Box 742, Fortitude Valley, Qld 4006  
Email: [individuals@foresters.org.au](mailto:individuals@foresters.org.au)  
Phone: 07 3851 8080

## Foresters Group – APP Privacy and Credit Reporting Collections Statement

Personal information about you is being collected by Foresters Community Finance Ltd (ABN 32 087 649 296) (ACL 398639) and its related companies including Social Investment Australia Ltd (ABN 30 127 962 976) (AFSL 339844) ('Foresters Group', 'our' or 'we').

### ***Our APP Privacy and Credit Reporting Policy***

We have an APP Privacy and Credit Reporting Policy which contains information about:

- how you can access your personal information;
- how you can seek the correction of your personal information;
- how you can make a complaint about a breach of your privacy;
- how we will deal with a complaint; and
- whether we are likely to disclose your personal information to overseas recipients.

A copy of our APP Privacy and Credit Reporting Policy is available at [www.foresters.org.au](http://www.foresters.org.au).

### ***Collection and use of your personal information***

We collect and use your personal information to provide credit services in accordance with our Australian Credit Licence (ACL) and to provide financial services in accordance with our Australian Financial Services Licence (AFSL), including:

- providing loans;
- assessing loan eligibility;
- assessing repayment capacity; and
- issuing interests in our managed investment schemes.

We are required to collect your personal information to comply with:

- the *National Consumer Credit Protection Act 2009*;
- the *Corporations Act 2001*; and
- the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*.

### ***How we collect your personal information***

We will collect information about:

- you and your financial position directly from you;
- you and your personal situation from other people referred to in your loan application – e.g. co-applicants, guarantors, employers, accountants, real estate agent or other referees; and
- your credit history from a credit reporting body.

### ***What if you do not wish to provide us with information?***

If you do not give us the information we require, we may not be able to provide you with the loan, financial service or financial product you have applied for.

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**Foresters Group – APP Privacy and Credit Reporting Collections Statement*****Providing your information to credit reporting bodies***

If you are applying for a loan from the Foresters Group, the credit reporting body we disclose your personal information to is Veda. If you do not make your repayments when they fall due or commit a serious credit infringement, we may disclose this to Veda. Any information we provide to Veda may be included in reports provided to credit providers to help them to assess your creditworthiness.

You can ask Veda not to use your information for pre-screening of direct marketing by a credit provider. You can also ask them not to use or disclose your information if you reasonably believe that you have been or are likely to be a victim of fraud. Veda's policy on the management of information is available at [www.veda.com.au/privacy](http://www.veda.com.au/privacy). You can contact Veda by:

- Phone: 1300 762 207
- Mail: PO Box 964, North Sydney NSW 2059

***Providing your information to other entities***

We disclose your personal information to other entities only as needed or as required by law. The other entities we can disclose your personal information to, include:

- auditors, accountants, lawyers, conveyancers, custodian, registry, insurers, valuers, brokers and consultants who provide services to you or us;
- an entity that verifies your identity;
- those involved in providing, managing or administering products or services within the Foresters Group;
- for loan applicants:
  - a credit reporting body;
  - other financial institutions or NILS providers that have previously lent money to you;
  - an entity involved in debt collecting, including purchasers of debt;
  - fraud reporting agencies; and
  - guarantors;
- government or regulatory bodies (including ASIC and the Australian Taxation Office) as required or authorised by law;
- other people or entities involved in normal business practices with the Foresters Group, including agents and contractors (e.g. mail houses); and
- people or entities where you have given consent.

***Disclosure to overseas recipients***

We do not currently disclose your information to overseas recipients.

***Our contact details***

The Foresters Group's contact details are as follows:

- Street Address: 35 Brookes Street, Bowen Hills Qld 4006
- Postal Address: PO Box 742, Fortitude Valley Qld 4006
- Phone: 07 3851 8000
- Email: [info@foresters.org.au](mailto:info@foresters.org.au)
- Website: [www.foresters.org.au](http://www.foresters.org.au)