

# Loan application

## Section A – Membership details

Branch	<input type="text"/>	Regulated	<input type="checkbox"/>	Unregulated	<input type="checkbox"/>	Date	<input type="text"/>
Customer/RIM Number/s	<input type="text"/>					Application Number	<input type="text"/>
Purpose of loan	<input type="text"/>						

## Section B – Personal details

### Applicant 1

Surname	<input type="text"/>
Given name/s	<input type="text"/>
Residential	<input type="text"/>
Address	<input type="text"/>
Home phone	<input type="text"/>
Date of birth	<input type="text"/>
Mobile phone	<input type="text"/>
Email address	<input type="text"/>
Period at current address	<input type="text"/> Years <input type="text"/> Months
Residential Status	<input type="checkbox"/> Owner/QC mortgage <input type="checkbox"/> Renting <input type="checkbox"/> Boarding <input type="checkbox"/> Other <input type="text"/>
Previous address (if less than 5 years at current address)	<input type="text"/>
	<input type="text"/> P/Code <input type="text"/>
Period at previous address	<input type="text"/> Years <input type="text"/> Months
Driver's Licence Number	<input type="text"/>
Expiry Date	<input type="text"/>
State	<input type="text"/>
Marital status	<input type="text"/>
Age of dependents	<input type="text"/>

### Applicant 2

Surname	<input type="text"/>
Given name/s	<input type="text"/>
Residential	<input type="text"/>
Address	<input type="text"/>
Home phone	<input type="text"/>
Date of birth	<input type="text"/>
Mobile phone	<input type="text"/>
Email address	<input type="text"/>
Period at current address	<input type="text"/> Years <input type="text"/> Months
Residential status	<input type="checkbox"/> Owner/QC mortgage <input type="checkbox"/> Renting <input type="checkbox"/> Boarding <input type="checkbox"/> Other <input type="text"/>
Previous address (if less than 5 years at current address)	<input type="text"/>
	<input type="text"/> P/Code <input type="text"/>
Period at previous address	<input type="text"/> Years <input type="text"/> Months
Driver's Licence Number	<input type="text"/>
Expiry Date	<input type="text"/>
State	<input type="text"/>
Marital status	<input type="text"/>
Age of dependents	<input type="text"/>

# Loan application



## Section C – Employment details

\* Minimum 5 years employment history details required

### Applicant 1 - Current employment

<input type="checkbox"/> Permanent Full Time	<input type="checkbox"/> Permanent Part Time
<input type="checkbox"/> Casual	<input type="checkbox"/> Contract <input type="checkbox"/> Other <input type="text"/>
Occupation <input type="text"/>	
Employer <input type="text"/>	
Telephone <input type="text"/>	
Period of employment*	<input type="text"/> Years <input type="text"/> Months

### Applicant 2 - Current employment

<input type="checkbox"/> Permanent Full Time	<input type="checkbox"/> Permanent Part Time
<input type="checkbox"/> Casual	<input type="checkbox"/> Contract <input type="checkbox"/> Other <input type="text"/>
Occupation <input type="text"/>	
Employer <input type="text"/>	
Telephone <input type="text"/>	
Period of employment*	<input type="text"/> Years <input type="text"/> Months

### Applicant 1 - Previous employment

<input type="checkbox"/> Permanent Full Time	<input type="checkbox"/> Permanent Part Time
<input type="checkbox"/> Casual	<input type="checkbox"/> Contract <input type="checkbox"/> Other <input type="text"/>
Occupation <input type="text"/>	
Employer <input type="text"/>	
Telephone <input type="text"/>	
Period of employment	<input type="text"/> Years <input type="text"/> Months

### Applicant 2 - Previous employment

<input type="checkbox"/> Permanent Full Time	<input type="checkbox"/> Permanent Part Time
<input type="checkbox"/> Casual	<input type="checkbox"/> Contract <input type="checkbox"/> Other <input type="text"/>
Occupation <input type="text"/>	
Employer <input type="text"/>	
Telephone <input type="text"/>	
Period of employment	<input type="text"/> Years <input type="text"/> Months

### Applicant 1 - Previous employment

<input type="checkbox"/> Permanent Full Time	<input type="checkbox"/> Permanent Part Time
<input type="checkbox"/> Casual	<input type="checkbox"/> Contract <input type="checkbox"/> Other <input type="text"/>
Occupation <input type="text"/>	
Employer <input type="text"/>	
Telephone <input type="text"/>	
Period of employment	<input type="text"/> Years <input type="text"/> Months

### Applicant 2 - Previous employment

<input type="checkbox"/> Permanent Full Time	<input type="checkbox"/> Permanent Part Time
<input type="checkbox"/> Casual	<input type="checkbox"/> Contract <input type="checkbox"/> Other <input type="text"/>
Occupation <input type="text"/>	
Employer <input type="text"/>	
Telephone <input type="text"/>	
Period of employment	<input type="text"/> Years <input type="text"/> Months

### Applicant 1 - Previous employment

<input type="checkbox"/> Permanent Full Time	<input type="checkbox"/> Permanent Part Time
<input type="checkbox"/> Casual	<input type="checkbox"/> Contract <input type="checkbox"/> Other <input type="text"/>
Occupation <input type="text"/>	
Employer <input type="text"/>	
Telephone <input type="text"/>	
Period of employment	<input type="text"/> Years <input type="text"/> Months

### Applicant 2 - Previous employment

<input type="checkbox"/> Permanent Full Time	<input type="checkbox"/> Permanent Part Time
<input type="checkbox"/> Casual	<input type="checkbox"/> Contract <input type="checkbox"/> Other <input type="text"/>
Occupation <input type="text"/>	
Employer <input type="text"/>	
Telephone <input type="text"/>	
Period of employment	<input type="text"/> Years <input type="text"/> Month

# Loan application



## Section D – Personal financial details

Assets*		Current value (Whole \$ only)	Liabilities*		Balance owing	Monthly repayment
<b>1 Real estate</b> (List address/es)			<b>1 Mortgages</b> (List name of Credit Provider)			
	\$			%	\$	\$
	\$			%	\$	\$
	\$			%	\$	\$
	\$			%	\$	\$
	\$			%	\$	\$
*Asset corresponds to debt.						
<b>2 Motor vehicles</b> (Year, Model)			<b>2 Personal loans</b> (List name of Credit Provider)			
	\$			%	\$	\$
	\$			%	\$	\$
	\$			%	\$	\$
	\$			%	\$	\$
<b>3 Bank accounts</b> (Name of Bank etc. and Account No.)			<b>3 Credit cards/overdrafts limit</b> (List name of Credit Provider and limit)			
	\$			%	\$	\$
	\$			%	\$	\$
	\$			%	\$	\$
	\$			%	\$	\$
<b>4 Other assets</b>			<b>4 Other liabilities</b> (List full details)			
	\$			%	\$	\$
	\$			%	\$	\$
	\$			%	\$	\$
	\$			%	\$	\$
<b>Total assets</b>		\$	<b>Total liabilities</b>		\$	
<b>Less total liabilities</b>		\$	<b>Monthly expenses</b>		↓	
<b>Surplus</b>		\$	Monthly liabilities (from above)		\$	
			Vehicles (including boat, caravan etc. fuel, registration, maintenance)		\$	
			Insurances (Home & Contents, Health, Life, Vehicle, other)		\$	
			Electricity & Gas		\$	
			Phone/s, internet & pay television		\$	
			Rates (All Properties)		\$	
			Education/child care		\$	
			Rent/board		\$	
			Living expenses - groceries		\$	
			Entertainment (inc. memberships)		\$	
			Other living expenses (Clothing, Health Care etc.)		\$	
			<b>Total monthly expenses</b>		\$	
<b>Gross annual income</b>			<b>Loan affordability</b>			
Applicant 1	\$		Debt to Income Ratio (DTI)			
Applicant 2	\$		Debt Servicing Ratio (DSR)		%	
Other (i.e. rental)	\$		Net Income Surplus (NIS)		\$	
Other	\$					
<b>Total monthly income</b>		\$				
<b>Less total monthly expenses</b>		\$				
<b>Uncommitted monthly income</b>		\$				
Loan Affordability Calculator attached?		<input type="checkbox"/> Yes <input type="checkbox"/> No				
Is capacity to repay evident?		<input type="checkbox"/> Yes <input type="checkbox"/> No				

# Loan application



## Section E – Loan details

### Fixed sum contracts

#### Property type loans

Purchase price (Existing)	\$
Purchase price (Land)	\$
Building quote	\$
Refinance existing mortgage	\$
Other	\$

#### Vehicle type loans

Purchase price (Year, Model & Rego)	\$
Other	\$
Other	\$

#### Other type loans (specify)

	\$
	\$
	\$
	\$

### SUBTOTAL

Less Member's contribution	\$
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### Basic loan

Establishment Fee	\$
Document Fee	\$
Mortgaged Property Insurance	\$
Valuation	\$
Searches	\$
Outlays	\$
Existing loan balance	\$
Other	\$

### Total not including LMI

Lenders Mortgage Insurance	\$
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### Total Including LMI

	\$
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### Continuing credit contacts

#### Overdraft type

Visa	<input type="checkbox"/>	Line of Credit	<input type="checkbox"/>
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#### Purpose

Personal	<input type="checkbox"/>	Commercial	<input type="checkbox"/>
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#### Limit required

	\$
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New	<input type="checkbox"/>	Increase	<input type="checkbox"/>
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### Loan purpose

To purchase/ construct a FIRST principal place of residence	<input type="checkbox"/>
To purchase/ construct a principal place of residence	<input type="checkbox"/>
To purchase/ construct an investment property	<input type="checkbox"/>
To purchase vacant land	<input type="checkbox"/>
To refinance a principal place of residence	<input type="checkbox"/>
To refinance an investment property	<input type="checkbox"/>
Other/ additional loan (give details)	

# Loan application



## Security details

Repayment details	Initial	Balance	LVR Details of this loan	
Term of Loan (months)	<input type="text"/>	<input type="text" value="\$"/>	Value of Securities	<input type="text" value="\$"/>
Rate	<input type="text"/>	<input type="text" value="\$"/>	Total Loan	<input type="text" value="\$"/>
Repayment	<input type="text"/>	<input type="text" value="\$"/>	LVR	<input type="text" value=""/> %
Interest type	<input type="text"/>	<input type="text" value="\$"/>	Unsecured Exposure	<input type="text" value="\$"/>

Signature	<input type="text"/>	Date	<input type="text"/>
Name in full	<input type="text"/>		
Signature	<input type="text"/>	Date	<input type="text"/>
Name in full	<input type="text"/>		



## Loan suitability assessment

### Section A – Applicants details

Applicant(s) name  Assessment date

Period covered by assessment  Loan application attached Yes ☐ No ☐

\*Maximum 90 days

### Section B – Capacity to service details

Provide details of any factors which in the circumstances limit the capacity of the applicant to service the credit contract/ limit increase, or are inconsistent with the applicants financial circumstances that are reasonably foreseeable; geographical factors such as high living costs due to remoteness.

### Section C – Products assessed details

Credit products upon which suitability of credit contract/ limit increase was assessed

	Product Name	Proposed			Principal & Interest (P&I)	Interest Only	Term
		Loan Amount	Variable Rate	Fixed Rate	Payment	(IO) Payment	
A	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
B	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
C	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
D	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

#### Security Information

Address / Details	Value (\$)
<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"/>

### Section D – Effects of switching to a new credit contract (For refinances only)

The new credit contract is expected to result in:

- ☐ Overall cost savings to the applicant/s that are likely to override any loss of benefits
- ☐ Minimal cost savings but better meets the applicant/s requirements and objectives OR
- ☐ The new credit contract is not expected to result in cost savings or other increased benefits to the Member.

### Section E – Statement of applicants suitability

Based on the information obtained in undertaking this assessment, your application for

Credit ☐ Credit Limit Increase ☐ Product ☐ (from Section C) is deemed:

Not Unsuitable ☐ Unsuitable on the following grounds ☐

# Loan application interview checklist

## Section A – Membership details

Member Name

RIM Number

## Section B – Checklist

	Yes	No	N/A
<b>The following were determined during discussions with the Member:</b>			
The Member speaks and understands English?	<input type="checkbox"/>	<input type="checkbox"/>	
The Member does not appear to lack the capacity to understand the consequences at entering into the credit contract or limit increases.	<input type="checkbox"/>	<input type="checkbox"/>	
<b>The following tasks were performed by Queensland Country Bank Lender or Authorised Broker:</b>			
<b>(Refer GUD 0351 for assistance in queries to the below answers)</b>			
A Credit Guide was handed to the Member?	<input type="checkbox"/>	<input type="checkbox"/>	
The Privacy Notification (combined Banking and Lending with LMI) was handed to the Member?	<input type="checkbox"/>	<input type="checkbox"/>	
Have you ever been bankrupt or entered into any other arrangement under the Bankruptcy Act?	<input type="checkbox"/>	<input type="checkbox"/>	
Have you ever had any property (incl. cars) repossessed?	<input type="checkbox"/>	<input type="checkbox"/>	
Are you a guarantor for another person's credit performance contract?	<input type="checkbox"/>	<input type="checkbox"/>	
The Member has been confirmed as an Australian Citizen, Australian Permanent Resident or New Zealand Citizen and reasonable steps have been taken to satisfy residency status Requirements?	<input type="checkbox"/>	<input type="checkbox"/>	
Where Member is 18-64 years, introduced the partnership between Queensland Country and MLC and the option of the Debt Insurance product (Consumer Credit Insurance) was raised. Product specific information was not discussed with the Member and advice was not provided about the MLC Debt Insurance product or Member needs.	<input type="checkbox"/>	<input type="checkbox"/>	
Member opted out of discussing the MLC Debt Insurance product. Acknowledged opt-out and a Member note recorded.	<input type="checkbox"/>	<input type="checkbox"/>	
Where Member did not opt out of discussing MLC Debt Insurance a MLC Fact Sheet was:			
(a) Offered and accepted by Member. Member note recorded.	<input type="checkbox"/>	<input type="checkbox"/>	
(b) Offered and rejected by Member. Member note recorded.	<input type="checkbox"/>	<input type="checkbox"/>	
Where the Member appeared uncertain as to the consequences of entering into the credit contract or limit increase, they were referred to seek independent legal advice prior to proceeding with the application?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
On the information provided in the application the Member was given a number of product options which are detailed in the Loan Suitability Assessment Checklist?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Where a fixed rate product was discussed, the Member was advised of the Early Repayment Fee and the implications this could have on their facility?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Where a refinance was proposed the cost benefit to the Member was reviewed and outlined to the Member?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

	Yes	No	N/A
<b>The following documents were completed with the Member:</b>			
Loan application	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Loan suitability assessment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Comments**

**Office Use Only**

Operator Number

Signature

Date

# Valuation Fee Payment Form

## Authority to Debit

I/We hereby request and authorise Queensland Country Bank Limited (Debit User Number 148013) to debit my/our account for the valuation fee which is payable in relation to this loan application. This authorisation is valid regardless of whether the valuation is less than expected/ required or if the loan application does not proceed for any other reason.

### Section A – Authority to Debit a Queensland Country Account

Details of Queensland Country Bank account to be debited

Member Name/s	<input type="text"/>		
RIM Number	<input type="text"/>	Application Number	<input type="text"/>
Savings account to be debited	<input type="text"/>	Valuation fee amount	<input type="text"/>

### Section B – Authority to Debit a non Queensland Country Account

**Details of account to be debited**

Surname or Company name	<input type="text"/>
Given Name/s or ACN/ARBN	<input type="text"/>

**Name of Financial Institution that holds the accounts**

Financial Institution name	<input type="text"/>
Address	<input type="text"/>

**Account details to be debited**

Account name	<input type="text"/>		
BSB number	<input type="text"/>	Account number	<input type="text"/>
Amount to be debited	<input type="text"/> \$		

### Section C – Acknowledgement

By signing this authorisation/ Direct Debit request you acknowledge having read this and understanding the terms and conditions under which debit arrangements are made between you and Queensland Country Bank Limited as laid down in this Direct Debit request service agreement.

Signature	<input type="text"/>	Date	<input type="text"/>
Print name	<input type="text"/>		
Signature	<input type="text"/>	Date	<input type="text"/>
Print name	<input type="text"/>		

\*If signing for an organisation, sign and print name and capacity for signing.

Office Use Only

I.D.	<input type="text"/>	KTM	<input type="text"/>	Operator number	<input type="text"/>	Operator Initials	<input type="text"/>
Details loaded:		Date	<input type="text"/>	Operator number	<input type="text"/>	Operator Initials	<input type="text"/>