PO Box 657 Lismore NSW 2480
Technology Park, Madgwick Drive
Armidale NSW 2350
1300 728 728
info@summerland.com.au
summerland.com.au

Summerland Bank

Loan Application

Loan Details

Loan Type ☐ Home ☐ Personal ☐ Investment ☐ Other

Amount Required

Please state loan purpose

Personal and Employment Details

Applicant One:

Customer Number: *(If existing Summerland customer)*

Gender ☐ Male ☐ Female ☐ Other Title *Mr / Mrs / Miss / Ms / Other*

Surname

Given Name(s)

Residential Address: *Street number and name* | *Town / Suburb* | *State* | *Postcode*

Time at Address ___ From ___ To

Mobile Phone

Home/work phone: *Home* | *Work*

Email

Postal Address: *Leave blank if same as above*

Residential Status ☐ Own my home ☐ Buying my home ☐ Renting ☐ Living with parents/friends

Previous Address: *If current address is less than 2 years* | *Town / Suburb* | *State* | *Postcode*

Time at Address ___ From ___ To

Driver Licence

Date of Birth ___ No. of Dependants* ___

**Dependants refers to persons supported by your income.*

Current Employer's Name and Address: *Name* | *Address/Phone*

Employment Details: *Occupation* | *Status (e.g. full time, contract, part time, casual)* | *Start Date* *End Date*

Current Income: $ ☐ Net ☐ Gross | ☐ Week ☐ Fortnight ☐ Month ☐ Year | *Work hours per week*

Other Income: $ ☐ Net ☐ Gross | ☐ Week ☐ Fortnight ☐ Month ☐ Year | *Work hours per week*

Other Household Income*: $ ☐ Net ☐ Gross | ☐ Week ☐ Fortnight ☐ Month ☐ Year

**If current employment is less than 2 years please include previous employers details.*

Previous Employment Details: *Name/Phone number* *Occupation* | *Start Date* *End date* *Status*

Applicant Two:

Customer Number: *(If existing Summerland customer)*

Gender ☐ Male ☐ Female ☐ Other Title *Mr / Mrs / Miss / Ms / Other*

Surname

Given Name(s)

Residential Address: *Street number and name* | *Town / Suburb* | *State* | *Postcode*

Time at Address ___ From ___ To

Mobile Phone

Home/Work phone: *Home* | *Work*

Email

Postal Address: *If current address is less than 2 years*

Residential Status ☐ Own my home ☐ Buying my home ☐ Renting ☐ Living with parents/friends

Previous Address: *Street number and name* | *Town / Suburb* | *State* | *Postcode*

Time at Address ___ From ___ To

Driver Licence

Date of Birth ___ No. of Dependants* ___

**Dependants refers to persons supported by your income.*

Current Employer's Name and Address: *Name* | *Address/Phone*

Employment Details: *Occupation* | *Status (e.g. full time, contract, part time, casual)* | *Start Date* *End Date*

Current Income: $ ☐ Net ☐ Gross | ☐ Week ☐ Fortnight ☐ Month ☐ Year | *Work hours per week*

Other Income: $ ☐ Net ☐ Gross | ☐ Week ☐ Fortnight ☐ Month ☐ Year | *Work hours per week*

Other Household Income*: $ ☐ Net ☐ Gross | ☐ Week ☐ Fortnight ☐ Month ☐ Year

Previous Employment Details: *Name/Phone number* *Occupation* | *Start Date* *End date* *Status*

*If you are in a joint household relationship it may assist your application by providing your partner's income details.

Assets (what you own)

	Address/Details			Value
Residential Property	*Street number and name*			
	Town/Suburb			$
Other Real Estate	*Street number and name*			
	Town/Suburb			$
Motor Vehicle	*Make*	*Model*	*Year*	$
	Make	*Model*	*Year*	$
Caravan, Boat etc.				$
Cash / Bank Accounts	*Financial Institution*			$
	Financial Institution			$
Household Items				$
Other Assets *(e.g. Superannuation)*				$
				$
				$

Liabilities (what you owe)

	Lender	Repayments	Balance
Home Mortgage		$ *per*	$
Other Mortgage		$ *per*	$
Other Loans		$ *per*	$
		$ *per*	$
		$ *per*	$
Credit or Store Cards		*Limit* $	$
		Limit $	$
		Limit $	$
		Limit $	$

Recurring Expenses

Rent, Board etc.		$ *per*
Agent / Landlord		
Child Support		$ *per*

Household Living Costs

	Amount	
General household expenses *(groceries, clothing, medical expenses)*	$	☐ *Week* ☐ *Fortnight* ☐ *Month* ☐ *Year*
Phone, Internet & Pay TV	$	☐ *Week* ☐ *Fortnight* ☐ *Month* ☐ *Year*
Vehicle Costs *(registration, insurance, maintenance, fuel)*	$	☐ *Week* ☐ *Fortnight* ☐ *Month* ☐ *Year*
Utility Expenses *(water, gas and electricity)*	$	☐ *Week* ☐ *Fortnight* ☐ *Month* ☐ *Year*
Childcare and Education Costs	$	☐ *Week* ☐ *Fortnight* ☐ *Month* ☐ *Year*
Property *(rates, insurance, maintenance)*	$	☐ *Week* ☐ *Fortnight* ☐ *Month* ☐ *Year*
Personal insurance *(health, life, income protection, etc)*	$	☐ *Week* ☐ *Fortnight* ☐ *Month* ☐ *Year*
Other	$	☐ *Week* ☐ *Fortnight* ☐ *Month* ☐ *Year*

Residency Status

If you are not an Australian citizen, then please confirm your residency status and right to work.

Provide details

Consent for electronic delivery of documents, statements and notices

By including my email address in this application, I am consenting to Summerland communicating the Offer and Loan Contract electronically through your internet banking site or by email.

I agree to receive statements and notices for all my banking and loan accounts by email, and/or through your internet banking site, and/or notices by SMS where a mobile number has been provided.

I agree to receive account statements by access them via Internet Banking once Summerland emails me to advise they are available.

I understand that:

- Summerland will not post to me paper statements and notices
- I can revert to receiving paper statements and notices by post at any time
- I need to check my emails and/or SMS regularly

Privacy Notification

Your privacy is important to us. Our Privacy Notification for Lending Customers is over the page.

I confirm I have received a copy of Summerland's Privacy Notification for Lending Customers

Applicant 1 ☐ Yes **Applicant 2** ☐ Yes

Note: CREDIT REPORTS FOR COMMERCIAL LOAN PRODUCTS:

By submitting this application you expressly consent to our obtaining a credit report containing your consumer credit information in order to assess your commercial loan application.

Important information

- Our staff will verity the information you give us, including your identity. If you are not an existing customer of Summerland do you consent to the use of your personal information in an electronic identity verification system? This may include the Australian Government's Document Verification Service as well as information held by a credit reporting body - Equifax.

  Applicant 1 Yes ☐ Applicant 2 Yes ☐
- CREDIT REPORTS FOR COMMERCIAL LOAN PRODUCTS: By submitting this application you expressly consent to our obtaining a credit report containing your consumer credit information in order to assess your commercial loan application.

To process your application quickly the following information may be sought

To verify your income we may require:

Wage or salary earners:

- Pay slips disclosing year to date information on gross income and deductions; or
- PAYG Payment Summary

Self employed as sole trader or sub-contractor:

- Financial Statements and Tax Returns for the past two financial years

We may also verify:

- your address
- your assets and liabilities
- other household income e.g. rent, Centrelink, partner's income
- your commitments including payment history e.g. loans, credit cards, rental expenses, store accounts
- your savings history

Where to from here?

Our Privacy Notification for Lending Customers is provided below. To submit your application, email your application to loans@summerland.com.au. Alternatively, please print your application and post PO Box 657, Lismore NSW 2480.

Privacy Policy

For Australian Privacy Principles & Credit Reporting

Our commitment

We value your trust in us as a customer-owned banking entity. It is important for us to keep your information secure. As a customer-owned banking entity, it is also important for us to keep your information confidential. To achieve this we will comply with the Privacy Act 1988, the Australian Privacy Principles (APPs) and the Privacy (Credit Reporting) Code 2014.

The Privacy Act sets out how we are to collect, use, disclose and store personal, credit and credit eligibility information. The Privacy Act also requires us to have a privacy policy.

We may also, with your consent and authority, deal with your personal information under the Consumer Data Right (CDR) regime. For more information about how we collect, use, hold and disclose CDR Data under the CDR regime, see our CDR Policy.

Outline of our Policy

This Privacy Notification sets out:

- what information we collect and hold;
- how we collect and hold information;
- when you apply for a loan - what information we use from your credit report;
- why we collect, hold, use and disclose your information;
- how you can access your information;
- how you can correct your information
- how we hold information;
- how you can make a complaint;
- how we deal with your complaint.
- in what overseas countries we are likely to disclose your information;

We will collect and hold:

- your name, date of birth and evidence of identity;
- your tax file number;
- your facial image captured by cameras on our property (including branches and ATMs)
- passwords, passcodes, and secret questions used to confirm your authorisation of a transaction;
- credit and debits to your accounts

When you apply for a loan, we will also collect and hold:

- information about your financial position;
- your current credit history

We will only collect information that is related to our providing, or arranging others to provide:

- banking products and services;
- financial advisory services;
- financial accommodation;
- general insurance;
- travel services.

How we collect your information

We will collect information about you and your financial position from you directly.

When you apply for a loan, or for an increase to your limit, we may collect information about your credit history from a credit reporting body. We can do this without your consent.

The credit reporting body will record the fact that we have enquired about your credit history, and that record may be disclosed to other credit providers, and used and disclosed by the credit reporting body or a credit provider to assess your credit worthiness, including in the calculation of your credit score or credit rating.

When a credit enquiry is recorded on your credit report, it can affect your credit score in different ways. It might go up, down, or stay the same. This depends on factors like the type of credit you're applying, how many other credit checks you've had recently, and other details in your report. An enquiry is more likely to lower your credit score if you make a lot of credit applications in a short time.

What information do we use from your credit report?

We use your credit report to check if what you have told us about your financial history is correct.

We look at the following information:

- what are your current loans;
- what loans have you applied for;
- if available, your repayment history on any loans and your default history
- any payment defaults reported by service providers such as telcos and energy companies
- whether there are any Court judgements against you
- whether you are, or have been, recently bankrupt
- whether you have committed any serious credit infringements.

Your credit report will usually only contain information from the past 5 years. It may contain information from up to the past 7 years if you have committed a serious credit infringement.

We may ask you to explain why if your credit report differs from what you have told us about your financial history.

Why we collect, hold, use and disclose personal information

We collect, hold and use your information for a number of reasons, such as to:

- provide customer benefits, financial services and products or information about those benefits, services, and products;
- give you information about financial services and products from third parties we have agreements with;
- conduct market and demographic search in relation to the products and services our customers acquired from us.

We also collect, hold, and use personal information as required by law, for example:

- for our register of members;
- to verify your identity and meet our obligations under the AML/CTF Act;
- to assess your capacity to pay a loan;

We disclose your information to other entities such as:

- entities that verify identity or help us comply with our obligations under the AML/CTF Act;
- For more information on Identity Verification Services, refer to the Australian Government website: https://www.idmatch.gov.au
- card schemes, merchants and payment service providers, where you make a card payment and a merchant requests name and address verification for fraud prevention purposes, including where a verification result (such as a match, close match or no match) is returned through the card scheme as part of the transaction process;
- other financial institutions as part of the industry wide Confirmation of Payee service that provides confirmation of the recipient account holder's name back to the Payer before funds are transferred;
- For more information on Confirmation of Payee, refer to our website.
- entities that help identify illegal activities and prevent fraud;
- lawyers, conveyancers, accountants, brokers, and agents who represent you;
- contractors for account statement printing and mail out, card and cheque production, market research or direct marketing;
- affiliated product and service suppliers to provide information to you about their services and products;
- credit reporting bodies and other financial institutions that have previously lent to you;
- persons you use as referees;
- for property loans - property valuers and insurers;
- mortgage documentation service;
- trustee and manager of securitised loan programs;
- any guarantor or proposed guarantor of a loan;
- debt collection agencies, lawyers, process servers;
- our auditors, lawyers and conveyancers;

We and the above third parties will also disclose your information to law enforcement and government agencies as required by law.

How we hold your information

We hold your information in our banking system. We have security systems to guard against unauthorised access. We also limit access to our employees on a need-only basis.

We will destroy or de-identify information when it is no longer needed.

Disclosure to overseas recipients

We currently disclose limited information to overseas recipients in Great Britain for the Verified by Visa product. Otherwise we do not disclose any other information to overseas recipients.

How you can access and/or correct your personal information

You can request access to your personal information at any time. If the information we hold is incorrect, you can request us to correct it.

You can make a request by contacting us in one of the following ways: visiting one of our branches or by telephone. Contact details can be found on our website at summerland.com.au.

We do not charge you for making a request to access your information. However, if you would like to access your information, a fee may be chargeable depending on circumstances, the amount of information you are requesting access to, and the costs associated with providing the requested access. We will disclose the estimated fee before we provide access.

AdRoll

To help us more effectively advertise to existing and potential customers, Summerland makes use of AdRoll's remarketing service. Via the use of cookies and a tracking pixel, AdRoll tracks when visitors to our site visit certain pages. This information may be used to build a profile of your interests and show you relevant advertisements on other sites.

Please check AdRoll's Privacy Notice to find more. Find out how to opt out of personalised marketing here.

Making a complaint

You may make a complaint to us if you consider that we have not complied with the relevant provisions of the APPs or relevant credit reporting provisions the *Privacy* Act and *Privacy (Credit Reporting) Code 2014.*

You can complain:

- in person at one of our branches
- by calling us on 1300 728 728
- by email at privacy@summerland.com.au
- in writing to:
  Privacy Officer
  Summerland Bank
  PO Box 657 Lismore NSW 2480

We will deal with your complaint under our internal dispute resolution process. For more information on our complaints process, please visit our Resolving Disputes page on our website.

We are also part of an external dispute resolution scheme. If you are not satisfied with how we handled your complaint, you can take the matter there. We will tell you at the time how you can contact the external dispute resolution scheme.

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