

# Consumer Credit Application

Date

Completion of this form does not ensure the approval of your credit application. You should complete all sections of the application to provide the information we will require to undertake our assessment.

## Personal Details (if insufficient space please attach separate notes)

Title	Surname	Given names	Date of birth
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Full residential address  Time at current address  
Yrs  Mths

Home phone number	Work phone number	Fax number	Mobile number	Email
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Mailing address (if different from above)

Previous residential address  Time at this address  
Yrs  Mths

Identification (passport etc - state type of ID and number - not required if already identified)  Resident  
Yes  No

Current housing situation  
Own home  Buying home  Renting  Live with family  Boarding  Other  > please specify

Marital status  
Single  Married  Defacto  Separated/divorced  Widowed

Name of spouse (if applicable)  Number of dependents  Age (in years) of dependent children (if applicable)

## Loan sought

Loan purpose

Amount required	<input type="text"/>	Loan sought	<input type="text"/>	Repayment method
Costs	<input type="text"/>	Equity/deposit	<input type="text"/>	Periodical payment <input type="checkbox"/>
Other	<input type="text"/>	Other	<input type="text"/>	From salary/wages <input type="checkbox"/>
Total	<input type="text"/>	Total	<input type="text"/>	Other <input type="checkbox"/> >

Loan term Yrs  Mths  Please advise your Bank account number  please specify

## Employment details (attach last 3 payslips or if self-employed, last 2 years tax returns)

Employer	Occupation	Years of Service
<input type="text"/>	<input type="text"/>	<input type="text"/>

Employers address  Status (full, part time etc)

Salary / Wages frequency Weekly  Fortnightly  Monthly  Type (contract, permanent etc)

Previous employer & address  Years of service

Other income (please detail and attach proof of this income)

If self employed, advise accountants name, address and phone number

## Security requirements

In most cases NDB will require security to support your application. Please provide full details of any security offered below.


Properties (except vacant land) pledged to the Bank for security must be adequately insured, with NDB noted as mortgagee on the policy.

Liabilities	value	Bank use
Bank - Overdraft _____		
- Other loans _____		
- Accured interest _____		
Other banks - Borrowings _____		
- Accured interest _____		
Mastercard (No. _____)		
(Limit _____)		
Visa (No. _____)		
(Limit _____)		
Other credit cards (Amex, etc) _____		
Loans on life policies _____		
Mortgages/Loans		
Owing to _____ Asset charged		
1 _____		
2 _____		
Hire Purchase		
Company _____ Asset charged		
1 _____		
2 _____		
Taxation due / /		
Other liabilities (details) _____		
_____		
_____		
_____		
_____		
Total liabilities		
Surplus		
Total (to agree with total assets)		

Assets	value	Bank use
Cheque Acs _____		
Access/Savings Acs _____		
- Other (Term Deposits etc) _____		
Accounts at other Banks _____		
House property / /		
Address _____		
_____		
In the name of: _____		
_____		
Purchased / / for		
Insured for _____		
Other property (details) _____		
_____		
Motor Vehicles		
Make _____ Model _____		
Make _____ Model _____		
Boat _____		
Govt or semi-govt bonds/deb's FV		
Share/registered debentures/notes MkV		
Furniture / household effects _____		
Life policies		
Date taken Sum Annual		
out Assured Premium Due		
1. / / / / S/V		
2. / / / / S/V		
Other assets (details) _____		
_____		
Superannuation / NPF _____		
_____		
Total assets		

Income (Monthly)	Bank Use
Business Income Sales _____	
Net profit _____	
Salary (Net after tax & super) self _____	
Spouse _____	
Overtime _____	
Part time employment _____	
Board paid by family members _____	
Dividends/Interest _____	
Rent received _____	
Commission _____	
Other (details) _____	
_____	
Total Monthly income	
Less total Monthly outgoings	
Uncommitted Monthly income	

Commitments (Monthly)	Bank Use
House repayments /rent / board _____	
Other loans (details) _____	
_____	
Mastercard/Visa _____	
Other credit cards _____	
_____	
Taxation (if not deducted from income) _____	
Life assurance premiums _____	
Car re ins and running expenses _____	
Rates - council and water _____	
Fuel, light and power _____	
Education and fares _____	
Living expenses (food/clothing & personal)	
Other (eg. medical benefits, telephone)	
_____	
Total Monthly outgoings	

**Declaration & signature**

I/We state that the written details are true and correct and are given in support for my/our application for a Credit Facility, subject to the respective Conditions as per the Letter of Offer.

I/We authorise NDB to obtain a report about my/our commercial activities or commercial worthiness from a business which provides information about a person's commercial credit worthiness for the purpose of assessing my/our application. I/We authorise NDB to exchange information about my/our credit arrangements including information about my/our credit worthiness, credit history, credit standing or credit capacity with other credit providers, this information may be used to assess application for credit and/or my/our credit worthiness, to assist me/us to avoid default and to notify other credit providers of my/our default, I authorise NDB to make enquiries about the information included on my credit application from any other sources.

Applicant's signature

Date of application

Applicant's signature

Date of application

(All applicants to sign)