

# CREDIT APPLICATION

Member Number: Loan Type: 

**Registered Office:** 58 Belmore Street, Yarrowonga, Vic. 3730. Ph: (03) 5744 3713. Fax: (03) 5744 1926  
**Cobram Branch:** 73 Punt Road, Cobram, Vic. 3644. Ph: (03) 5871 2188. Fax: (03) 5871 2953  
**Tungamah Branch:** Barr Street, Tungamah, Vic. 3728. Ph: (03) 5748 5024

email: info@cmcu.com.au website: www.cmcu.com.au ABN: 69 087 651 812

Before completing this form, each person signing it must read the section titled "Privacy Statement & Consent". Any person providing personal information to us in connection with this application, but who does not sign this form, must sign a separate "Privacy Statement & Consent" form.

Please Print Clearly and Answer All Questions. Incomplete Applications Will Cause Delays in Processing.

<input type="checkbox"/> Credit Code Loan	<input type="checkbox"/> Non-Credit Code Loan	<input type="checkbox"/> Bridging Loan
<input type="checkbox"/> Housing Loan	<input type="checkbox"/> Personal Loan - Secured	<input type="checkbox"/> Interest Only Loan
<input type="checkbox"/> Residential Investment	<input type="checkbox"/> Personal Loan - Unsecured	<input type="checkbox"/> Commercial Loan
<input type="checkbox"/> Equity Loan	<input type="checkbox"/> Personal Loan - Partly Secured	<input type="checkbox"/> Commercial/Personal Overdraft
<input type="checkbox"/> Integris - Split	<input type="checkbox"/> Integris - Variable	<input type="checkbox"/> Integris - Fixed



**A. PERSONAL DETAILS** Member#

Surname

Given Names

Date of Birth  Drivers Licence / Expiry

Home Address (must be road address)  
 Postcode

Residential Status - Own / Buying / Renting / Board  
Previous Address - if less than 5 years at current address  
 Postcode

Postal Address - If different from Home Address  
 Postcode

Home Phone Number  Marital Status

Mobile Phone Number  Years of Residence  
Current  Prev

No. of Dependants  Age of Dependants

Other Names by which I am/was commonly known (in full)\*   
\*eg. Maiden Name, previous married name(s)

**JOINT BORROWER** Member#

Surname

Given Names

Date of Birth  Drivers Licence / Expiry

Home Address (must be road address)  
 Postcode

Residential Status - Own / Buying / Renting / Board  
Previous Address - if less than 5 years at current address  
 Postcode

Postal Address - If different from Home Address  
 Postcode

Home Phone Number  Marital Status

Mobile Phone Number  Years of Residence  
Current  Prev

No. of Dependants  Age of Dependants

Other Names by which I am/was commonly known (in full)\*   
\*eg. Maiden Name, previous married name(s)

**B. CREDIT DETAILS**

Amount Required \$

Purpose of Credit

Method of Repayment (Please Indicate)

Payroll Deduction  Over the Counter

Periodical Payment  Direct Debit

Security Offered

Your Preferred Repayment

Amount \$  per

Loan Term  years

**OFFICE USE ONLY**

Date Received / / Application Number

## LOAN APPLICATION

Any major omissions will result in the rejection of your application.  
All questions/section of this application must be completed or deleted as appropriate

EMPLOYMENT DETAILS	SELF	SPOUSE
Occupation	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>
Employer's Name	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>
Employer's Address	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>
Telephone Number	( <input style="width: 10%;" type="text"/> ) <input style="width: 70%;" type="text"/>	( <input style="width: 10%;" type="text"/> ) <input style="width: 70%;" type="text"/>
Length of Employment	<input style="width: 70%;" type="text"/> years	<input style="width: 70%;" type="text"/> years
<b>INCOME</b> (Three current payslips are required as proof of income)		
Normal Gross Income	<input style="width: 40%;" type="text"/> per <input style="width: 10%;" type="text"/> years	<input style="width: 40%;" type="text"/> per <input style="width: 10%;" type="text"/> years
Other Income	<input style="width: 40%;" type="text"/> per <input style="width: 10%;" type="text"/> years	<input style="width: 40%;" type="text"/> per <input style="width: 10%;" type="text"/> years
Child Endowment	<input style="width: 40%;" type="text"/> per <input style="width: 10%;" type="text"/> years	<input style="width: 40%;" type="text"/> per <input style="width: 10%;" type="text"/> years
Total Gross Income	<input style="width: 40%;" type="text"/> per <input style="width: 10%;" type="text"/> years	<input style="width: 40%;" type="text"/> per <input style="width: 10%;" type="text"/> years
Details of Other Income	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>
<b>PREVIOUS EMPLOYMENT</b> (If less than 5 years with current employer)		
Employer's Name	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>
Employer's Address	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>
Period of Employment	<input style="width: 70%;" type="text"/> years	<input style="width: 70%;" type="text"/> years
<b>SELF-EMPLOYED APPLICANTS</b> (The last three years financial figures are required as proof of income)		
Business Name	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>
Address	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>
Type of Business	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>
Phone Number	( <input style="width: 10%;" type="text"/> ) <input style="width: 70%;" type="text"/>	( <input style="width: 10%;" type="text"/> ) <input style="width: 70%;" type="text"/>
How long in Business	<input style="width: 70%;" type="text"/> years	<input style="width: 70%;" type="text"/> years
Net Taxable Income	<input style="width: 40%;" type="text"/> financial year <input style="width: 10%;" type="text"/>	<input style="width: 40%;" type="text"/> financial year <input style="width: 10%;" type="text"/>
Net Taxable Income Previous Years	<input style="width: 40%;" type="text"/> financial year <input style="width: 10%;" type="text"/>	<input style="width: 40%;" type="text"/> financial year <input style="width: 10%;" type="text"/>
	<input style="width: 40%;" type="text"/> financial year <input style="width: 10%;" type="text"/>	<input style="width: 40%;" type="text"/> financial year <input style="width: 10%;" type="text"/>

STATEMENT OF ASSETS & COMMITMENTS Include i) Your commitments ii) Joint Commitments						
Assets (Estimates)	Value	Commitments	Payable to	Limit	Min Monthly Repayment	Balance Owning
House	<input style="width: 80%;" type="text"/> \$	1st Mortgage	<input style="width: 80%;" type="text"/>	<input style="width: 80%;" type="text"/> \$	<input style="width: 80%;" type="text"/> \$	<input style="width: 80%;" type="text"/> \$
Investment Property	<input style="width: 80%;" type="text"/> \$	Other Mortgage	<input style="width: 80%;" type="text"/>	<input style="width: 80%;" type="text"/> \$	<input style="width: 80%;" type="text"/> \$	<input style="width: 80%;" type="text"/> \$
Other Real Estate	<input style="width: 80%;" type="text"/> \$	Rent/Board	<input style="width: 80%;" type="text"/>	<input style="width: 80%;" type="text"/> \$	<input style="width: 80%;" type="text"/> \$	<input style="width: 80%;" type="text"/> \$
Motor Vehicles	<input style="width: 80%;" type="text"/> \$	Personal Loans	<input style="width: 80%;" type="text"/>	<input style="width: 80%;" type="text"/> \$	<input style="width: 80%;" type="text"/> \$	<input style="width: 80%;" type="text"/> \$
Caravan	<input style="width: 80%;" type="text"/> \$	Hire Purchase/lease	<input style="width: 80%;" type="text"/>	<input style="width: 80%;" type="text"/> \$	<input style="width: 80%;" type="text"/> \$	<input style="width: 80%;" type="text"/> \$
Boat	<input style="width: 80%;" type="text"/> \$	Overdraft	<input style="width: 80%;" type="text"/>	<input style="width: 80%;" type="text"/> \$	<input style="width: 80%;" type="text"/> \$	<input style="width: 80%;" type="text"/> \$
Household Contents	<input style="width: 80%;" type="text"/> \$	Advise details of all credit/store cards, even if nothing is owed on them.				
Credit Union Savings	<input style="width: 80%;" type="text"/> \$	Credit Cards	1 <input style="width: 80%;" type="text"/>	<input style="width: 80%;" type="text"/> \$	<input style="width: 80%;" type="text"/> \$	<input style="width: 80%;" type="text"/> \$
Bank Savings	<input style="width: 80%;" type="text"/> \$		2 <input style="width: 80%;" type="text"/>	<input style="width: 80%;" type="text"/> \$	<input style="width: 80%;" type="text"/> \$	<input style="width: 80%;" type="text"/> \$
Shares	<input style="width: 80%;" type="text"/> \$	Store Cards	1 <input style="width: 80%;" type="text"/>	<input style="width: 80%;" type="text"/> \$	<input style="width: 80%;" type="text"/> \$	<input style="width: 80%;" type="text"/> \$
Other	<input style="width: 80%;" type="text"/> \$		2 <input style="width: 80%;" type="text"/>	<input style="width: 80%;" type="text"/> \$	<input style="width: 80%;" type="text"/> \$	<input style="width: 80%;" type="text"/> \$
Other	<input style="width: 80%;" type="text"/> \$	Child Maintenance	<input style="width: 80%;" type="text"/>	<input style="width: 80%;" type="text"/> \$	<input style="width: 80%;" type="text"/> \$	<input style="width: 80%;" type="text"/> \$
Other	<input style="width: 80%;" type="text"/> \$	Guarantee/s	<input style="width: 80%;" type="text"/>	<input style="width: 80%;" type="text"/> \$	<input style="width: 80%;" type="text"/> \$	<input style="width: 80%;" type="text"/> \$
Other	<input style="width: 80%;" type="text"/> \$	Other	<input style="width: 80%;" type="text"/>	<input style="width: 80%;" type="text"/> \$	<input style="width: 80%;" type="text"/> \$	<input style="width: 80%;" type="text"/> \$
<b>Total Assets</b>				<b>Total Commitments</b>	<input style="width: 80%;" type="text"/> \$	

1. Are you in arrears/behind with any repayments or commitments listed? Yes  No  If Yes, please give details
2. Have you or your spouse ever been declared bankrupt? Yes  No
3. Have you had a court order made against you for non-payment of debt? Yes  No  If Yes, please give details
4. Are you currently a guarantor for another person's loan commitments? Yes  No

## SECURITY DESCRIPTION

### VEHICLE

<input type="checkbox"/> New	<input type="checkbox"/> Used	<input type="checkbox"/> Manual	<input type="checkbox"/> Automatic	<input type="checkbox"/> Petrol	<input type="checkbox"/> Diesel	<input type="checkbox"/>
<input type="checkbox"/> Motor Vehicle	<input type="checkbox"/> Motor Cycle	<input type="checkbox"/> Trailer	<input type="checkbox"/> Boat	<input type="checkbox"/> Caravan		
Make	<input style="width: 100%;" type="text"/>	Model	<input style="width: 100%;" type="text"/>	Year	<input style="width: 100%;" type="text"/>	
Body Type	<input style="width: 100%;" type="text"/>	Engine No	<input style="width: 100%;" type="text"/>	Vin/Chassis No	<input style="width: 100%;" type="text"/>	
Rego No	<input style="width: 100%;" type="text"/>	Expiry Date	<input style="width: 100%;" type="text"/>	State	<input style="width: 100%;" type="text"/>	Colour <input style="width: 100%;" type="text"/>
Value	\$ <input style="width: 100%;" type="text"/>	Engine Size	<input style="width: 100%;" type="text"/>			

I/We confirm that  is/are the legal owners of the vehicle described above.

I/We confirm the vehicle described above will be registered in the state of  in accordance with the Motor Registration Legislation of that State in the name of

The Registration Certificate or Purchase Contract **must** be supplied with this application.

### REAL ESTATE

<input type="checkbox"/> Residential Property	<input type="checkbox"/> Investment Property	<input type="checkbox"/> Commercial Property
Property Address	<input style="width: 100%;" type="text"/>	
Value (Purchase Price/Shire Rates Notice/Valuation)	\$ <input style="width: 100%;" type="text"/>	
Title Details		
Volume <input style="width: 100px;" type="text"/>	Folio <input style="width: 100px;" type="text"/>	Lot No <input style="width: 100px;" type="text"/> Plan of Subdivision No <input style="width: 100px;" type="text"/>

#### Purchase Property

Name & Address of Solicitor	<input style="width: 100%;" type="text"/>
Anticipated Settlement Date	<input style="width: 100%;" type="text"/>
Copy of purchase contract	

#### Consolidated Loans

When consolidating all loans into one, the following documentation needs to be supplied:

- |  |                                   |
|--|-----------------------------------|
| (a) statement of all outstanding loans | (c) current insurance certificate |
| (b) current shire rate certificate     | (d) copy of title                 |

### INSURANCE (Proposed or Existing)

Fully Comprehensive	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Building/Structural	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Company <input style="width: 100px;" type="text"/>	Policy No <input style="width: 100px;" type="text"/>	Expiry Date <input style="width: 100px;" type="text"/> Amount <input style="width: 100px;" type="text"/>

When a vehicle/property is taken as security, the vehicle/property must be insured for the duration of the loan. Proof of insurance will be required prior to the loan being funded and annual renewals will need to be presented while the loan is still outstanding. The Credit Union must at all times be noted on policy as interested party/mortgagee while loan account outstanding.

### PERSONAL REFERENCES (Please supply the names of one relative and one friend not living with you)

Name (relative)	Address	Phone Number	Relationship

  

Name (friend)	Address	Phone Number	Relationship

# PRIVACY STATEMENT & CONSENT

**This statement must be read by each applicant and by each individual who signs this Application Form (for example, a guarantor or nominated account signatory). By signing this Application Form you agree to the terms of this statement.**

This statement explains how Central Murray Credit Union Limited (ABN 69 087 651 812) (the "Credit Union"/ we) collects, uses and discloses personal information. Personal information is information about and which identifies individuals, including, for example, an individual who is an applicant and an individual who may simply be referred to in the application (such as a referee, guarantor or nominated account signatory). It includes information obtained from any source and, in respect of individual loan applicants and guarantors (if any), includes anything about credit worthiness, standing, history and capacity which, under or in accordance with the Privacy Act 1988, may lawfully be exchanged.

We will not use or disclose information collected about you otherwise than for a purpose set out in this statement, a purpose you would reasonably expect, a purpose required or authorised by law, or a purpose otherwise disclosed to, or authorised by, you.

## 1. Purposes for which we collect and use personal information

- (a) You agree that personal information about you which may at any time be provided to us in connection with the facility for which application is made may be held and used by us to assess and process the application, to establish, provide and administer the facility and to execute your instructions.
- (b) You agree that, in assessing an application for credit or, if relevant, in assessing whether to accept you as a guarantor, we may seek and obtain personal information about you from a credit reporting agency or another financial institution and may give personal information about you to another financial institution.
- (c) You also agree that we may hold and use personal information about you, which may at any time be provided to us in connection with the facility for which this application is made, for the purposes (as relevant) of:
  - \* considering any other application you may make to us;
  - \* complying with legislative and regulatory requirements;
  - \* performing administrative functions, including accounting, risk management, record keeping, archiving, systems development, credit scoring and staff training;
  - \* managing our rights and obligations in relation to external payment systems;
  - \* conducting market or customer satisfaction research;
  - \* developing, establishing and administering alliances and other arrangements (including rewards programs) with other organisations in relation to the promotion, administration and use of our respective products and services;
  - \* developing and identifying products and services that may interest you; and
  - \* (unless you ask us not to) providing you with information about other products and services.
- (d) If the facility for which your application is made is an "account", as defined in the *Financial Transaction Reports Act 1988*, the collection by us of some information to verify your identity and address is required by that Act. Otherwise, the collection of information about you is not required by law, but without it, we may not be able to provide you with the facility for which you apply.
- (e) Where personal information which we collect about you is sensitive information (such as information about health status, membership of a professional or trade association or a criminal record), you nevertheless consent to its collection by us.

## 2. Disclosure of personal information

You agree that we may collect personal information about you from, and disclose it to, the following, as appropriate, even if the disclosure is to an organisation overseas which is not subject to privacy obligations equivalent to those which apply to us:

- \* credit reporting agencies;
- \* other financial institutions;
- \* mortgage insurers used by us and reinsurers of any such mortgage insurer;
- \* our agents, contractors and external advisers whom we engage from time to time to carry out, or advice on, our functions and activities;

- \* your agents and contractors, including your finance broker, legal adviser, financial adviser, builder and settlement agent;
- \* your executor, administrator, trustee, guardian or attorney;
- \* your referees, including your employer;
- \* regulatory bodies, government agencies, law enforcement bodies and courts;
- \* any person who introduces you to us;
- \* other organisations (including Credit Union Services Corporation (Australia) Limited) with whom we have alliances or arrangements (including rewards programs) for the purpose of promoting our respective products and services (and any agents used by us and our business partners in administering such an arrangement or alliance);
- \* anyone supplying goods or services to you in connection with a rewards program associated with the facility;
- \* debt collecting agencies;
- \* external payment systems operators;
- \* your and our insurers or prospective insurers and their underwriters;
- \* your guarantors and prospective guarantors;
- \* an organisation proposing to fund the acquisition of or acquire, any interest in any obligation you may owe us (whether under a loan, guarantee or security), that organisation's agents, persons involved in assessing the risks and funding of the acquisition and, after acquisition, the purchaser and any manager;
- \* any person to the extent necessary, in our view, in order to carry out any instruction you give to us; and
- \* (unless you tell us not to) other organisations (including our related bodies corporate) for the marketing of their products and services.

### 3. 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 or a person to whom a payment is to be directed), you are authorised to do so and you agree to inform that person who we are, that we will use and disclose their personal information for the purposes set out in paragraph 1 above, and that they can gain access to that information.

### 4. Access to your personal information and contacting us

- (a) Subject to the provisions of the Privacy Act 1988, you may access personal information which we hold about you at any time by asking us. We may charge you a fee for accessing your personal information. You will be advised at the time of your application for access of the applicable fee.
- (b) Notwithstanding anything else in this statement, you may, at any time, tell us that you do not wish to receive any direct marketing communication and/or not to disclose your information to any other organisation (including related bodies corporate) for their marketing purposes. You may do this by using the process set out in our Privacy Policy which can be reviewed at [www.cmcu.com.au](http://www.cmcu.com.au) or a copy obtained by calling us on 03 5744 3713.

### DECLARATION

I/We declare I/we have no other debts than those listed on this application.

I/We acknowledge that I am/we are subject to the liabilities and restrictions imposed by the rules of the Credit Union and declare that the answers to the questions in this application are true and correct.

Signature

Signature

Date

**If you give false or misleading information to get credit you can be prosecuted.**

### CHECKLIST

Have you:-

- Signed the application
- Provided proof of income - payslips/bank statements/taxation returns
- Copies of statements of all debts listed

**FOR OFFICE USE ONLY**

**APPROVEMENT AND SETTLEMENT CHECKLIST (Please supply proof of income - wages, slip etc.)**

Previous Loan History/Interviewer's/Approver's Comments


**SECURITY REQUIRED**

Yes  No

**Type:**

Bill of Sale		Goods Mortgage	
1st Mortgage	Second Mortgage	Frozen Deposits	
Guarantor Name			
Other (please detail)			
Secured Item			

**VEHICLE SECURITY REGISTER**

Number of Securites

Checked	REVS / VicRoads	action by	
Proprietorship	Unencumbered / Encumbered	details	
Application to register interest	REVS / VicRoads	action by	

**EXISTING SECURITY INTEREST**

Vary Expiry Date      Yes       No       action by  / /

Repayment Method:	P.R.D. <input style="width: 50px;" type="text"/>	P/P <input style="width: 50px;" type="text"/>	D/D <input style="width: 50px;" type="text"/>	Other <input style="width: 50px;" type="text"/>
This Loan:	<input style="width: 100px;" type="text"/>	Interest Rate	<input style="width: 100px;" type="text"/>	% per annum
Current Loan Balance/s:	<input style="width: 100px;" type="text"/>	Repayment/s	<input style="width: 100px;" type="text"/>	per <input style="width: 50px;" type="text"/>
Insurance Costs:	<input style="width: 100px;" type="text"/>	Repayment/s Start	<input style="width: 100px;" type="text"/>	
Other Costs/Charges:	<input style="width: 100px;" type="text"/>	Term	<input style="width: 100px;" type="text"/> months	
Total Loan:	<input style="width: 100px;" type="text"/>	Total CMCU Debts/Limits	\$ <input style="width: 100px;" type="text"/>	
Mortgage Insured	YES / NO	Auto Equity	YES / NO	

<p>Approved/Declined / Direct to Board Loans Committee</p> <p>Recomm      APP / DEC</p> <p>Signed <input style="width: 100px;" type="text"/></p> <p>Dated <input style="width: 100px;" type="text"/></p>	<p>Board of Directors Yes <input type="checkbox"/> No <input type="checkbox"/>      Loans Committee Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>Board/LC      APPROVED / DECLINED</p> <p>Date <input style="width: 100px;" type="text"/>      M.B. Folio <input style="width: 100px;" type="text"/></p> <p>Signed <input style="width: 100px;" type="text"/>      Signed <input style="width: 100px;" type="text"/></p> <p>Signed <input style="width: 100px;" type="text"/>      Signed <input style="width: 100px;" type="text"/></p> <p>Signed <input style="width: 100px;" type="text"/>      Signed <input style="width: 100px;" type="text"/></p> <p>Signed <input style="width: 100px;" type="text"/>      Signed <input style="width: 100px;" type="text"/></p>
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**email:** info@cmcu.com.au **website:** www.cmcu.com.au

# Loan Protection & Mortgage Protection Insurance

There are all sorts of reasons you might want to borrow money. It could be for a new house, a new car, a boat or for a much needed holiday. Even though repaying the loan is a significant medium or long-term commitment, it's one you'll have weighed up and are ready for.

What you may not be so prepared for are the unforeseen events life can deal us – accidents, illness, or involuntary unemployment – all of which bring pressure and uncertainty. Covering any loss of income and additional expenses they cause would be bad enough, without worrying about the burden of loan repayments as well.

## Do I need this cover?

By purchasing Loan Protection or Mortgage Protection Insurance, you'll have peace of mind that should anything happen to you – death, sickness, disability, trauma or if you lose your job involuntarily, your loan repayments will be met.

## What types of covers are available?

<b>Life – Loan Protection</b>	In the event of your death the outstanding balance of the loan is repaid in full up to an amount of \$75,000.
<b>Life – Mortgage Protection</b>	In the event of your death the original balance of the loan or the amount of cover selected regardless of the outstanding balance is paid up to an amount of \$500,000.
<b>Trauma – Loan &amp; Mortgage Protection</b>	Pays the amount of cover selected by you in the event of positive diagnosis of any of the diseases as listed in the PDS & Policy Wording. Automatic cover of \$10,000. You may elect to increase cover in multiples of \$5,000 up to \$50,000
<b>Disability/Sickness – Loan Protection</b>	Pays your loan repayments up to a maximum aggregate claim of \$75,000.
<b>Disability/Sickness – Mortgage Protection</b>	Pays your loan repayments up to a maximum aggregate claim of \$150,000.
<b>Involuntary Unemployment – Loan Protection</b>	Should you lose your job involuntarily, your loan repayments will be paid for a maximum period of 90 days per claim. Maximum cover available is \$6,000.
<b>Involuntary Unemployment – Mortgage Protection</b>	Should you lose your job involuntarily, your loan repayments will be paid for a maximum period of 90 days per claim. Maximum cover available is \$12,000.

## Is There A Waiting Period?

<b>Death Cover</b>	– There is no waiting period as cover starts from the moment the loan is funded.
<b>Trauma</b>	– There is no cover for a Trauma occurring within the first 90 days from commencement of policy.
<b>Disability (Accident)</b>	– There is no waiting period. Cover starts the moment the loan is funded.
<b>Disability (Sickness)</b>	– There is no cover for sickness occurring within the first 30 days from commencement of policy. There is no waiting period for claims after that period
<b>Involuntary Unemployment</b>	– There is no waiting period.

## Loan/Mortgage Protection Cover Selections

If you're interested in this cover, please select an option and a friendly staff member from CMCU will contact you to discuss in more detail

<b>Borrower</b>	<b>1.</b>	<b>2.</b>
Life, Disability, Involuntary Unemployment & Trauma	<input type="checkbox"/>	<input type="checkbox"/>
Life, Disability and Trauma	<input type="checkbox"/>	<input type="checkbox"/>
Life and Trauma	<input type="checkbox"/>	<input type="checkbox"/>
Disability, Involuntary Unemployment and Trauma	<input type="checkbox"/>	<input type="checkbox"/>
Disability and Trauma	<input type="checkbox"/>	<input type="checkbox"/>

## Eligibility Criteria

To take out covers provided by this type of policy, you must: -

- be aged 18 – 64 at commencement date
- be in good health and not suffering from any chronic or serious illness
- be gainfully employed for at least 20 hours per week to qualify for the Sickness and Involuntary Unemployment
- not have any prior knowledge that your gainful employment will be terminated or decreased
- be a permanent resident of Australia

**Important notes:** Terms, conditions and acceptance criteria apply. This material does not take into account your personal needs, objectives and financial circumstances and you should consider whether it is appropriate for you. Please read the product disclosure statement available at all Central Murray Credit Union branches to decide if a product is right for you.