



green loan application

Member Details

Member Number

Joint Member Number

The following documents are required prior to applying for a Green Loan with Victoria Teachers Credit Union:

- **A Green Loan Declaration.**
- **Quotes / invoices for eligible items.**
- **Home Sustainability Assessment Report.**

A. Loan Details

Loan Amount: \$ (maximum of \$10,000) Term of Loan (in years): (maximum of 4 years)

Repayment Frequency: Weekly Fortnightly Monthly

Payment Method: Payroll Regular Transfer Other

B. Personal Details – Applicant One

Title Mr Mrs Miss Ms

Surname

Given Names

Date of Birth / /

Marital Status

Residential Address

Postcode Years of residence

Postal Address (if different from above)

Postcode

Phone: Home Work

Mobile

Email Address

No. of dependants Age of dependants

Driver's Licence No. Expiry / /

Housing Status: Owned Buying Rent

Previous Address (if less than 3 years)

Postcode Years of residence

B. Personal Details – Applicant Two

Title Mr Mrs Miss Ms

Surname

Given Names

Date of Birth / /

Marital Status

Residential Address

Postcode Years of residence

Postal Address (if different from above)

Postcode

Phone: Home Work

Mobile

Email Address

No. of dependants Age of dependants

Driver's Licence No. Expiry / /

Housing Status: Owned Buying Rent

Previous Address (if less than 3 years)

Postcode Years of residence

C. Employment Details – Applicant One

Occupation / Nature of Business

Employer's Name / Business Name

Employer's Address

Postcode Years of Service

Status: Full time Part time Casual Temp Contract

Payroll Contact Name

Telephone

Previous Employer (if less than 3 years) Years

C. Employment Details – Applicant Two

Occupation / Nature of Business

Employer's Name / Business Name

Employer's Address

Postcode Years of Service

Status: Full time Part time Casual Temp Contract

Payroll Contact Name

Telephone

Previous Employer (if less than 3 years) Years

D. Income – Applicant One

Net Monthly Pay (attach evidence) \$

Other Income (attach evidence) \$

Source

Please include current payslips for each applicant, or at least 2 years tax returns and assessments if self employed.

D. Income – Applicant Two

Net Monthly Pay (attach evidence) \$

Other Income (attach evidence) \$

Source

Please include current payslips for each applicant, or at least 2 years tax returns and assessments if self employed.

E. Assets – What You Own

Type of Asset	Bank / Description / Address	Asset in name of	Value	Mortgaged
Home	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Land	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Other Real Estate	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Car(s) (Years, Make, Model)	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Savings Accounts	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	
Investments	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	
Superannuation	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	
Contents (Insured value)	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	
Other	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	

F. Liabilities / Expenses – What You Owe

Details of monthly commitments (Please list credit card limits and details even if balance owed is nil)

Type of Finance	Lender	Limit	Balance	Monthly Instalment
1 st Mortgage	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
2 nd Mortgage	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Rent / Board	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Personal / Car Loans	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Other Loans	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Credit / Charge Card	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Credit / Charge Card	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Other (please specify)	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>

G. References (relatives not living at the same address as you or each other)

Name	<input type="text"/>	Address	<input type="text"/>		
	<input type="text"/>	Telephone	<input type="text"/>	Relationship	<input type="text"/>
Name	<input type="text"/>	Address	<input type="text"/>		
	<input type="text"/>	Telephone	<input type="text"/>	Relationship	<input type="text"/>

H. Important Information about Your Privacy

Information privacy acknowledgements and consents

Your personal information will be treated strictly in accordance with our Privacy Policy set out on our website at www.victeach.com.au and available on request. At any time you may gain access upon request to the information we hold about you in accordance with the National Privacy Principles set out in the Privacy Act 1988 (Cth).

The personal information we collect on this form is collected for the primary purpose of assessing your application. We may not be able to process your application without this information.

Other information we collect about you

If your application is for consumer credit, we may collect information about you from a business which provides information about the commercial credit worthiness for the purpose of assessing your application.

If your application is for commercial credit, we may obtain a consumer credit report about you from a credit reporting agency:

- to assess your application; and
- for the purpose of collecting overdue payments.

Our use of your personal information

We may use this information for some secondary purposes including:

- managing the provision of services to you and enforcing our rights in connection with such services;
- marketing the services of Victoria Teachers Credit Union, including Banking, Financial Planning and Insurance services;
- marketing any services which we provide with any commercial affiliates;
- developing an understanding of the products and services you may be interested in receiving from us or our subsidiaries.

Our disclosure of your personal information

We may disclose your personal information in the following circumstances:

- to our contractors and services providers (such as a mail house or commercial agent);
- to our subsidiaries;
- to an insurer who provides insurance to you or to us in respect of risks relating to you; and
- where we are otherwise permitted by law.
- We do not sell, rent or lease any information about you to any third party, including e-mail listing, marketing or market research companies.

At any time we may give your personal information to a credit reporting agency to obtain a Consumer credit report about you and allow it to maintain a credit information file about you.

This information is limited to:

- identity particulars – your name, sex, current and previous two addresses, birth date, employer and driver's licence number;
- the fact that you have applied for credit and the amount;
- the fact that we are a credit provider to you;
- loan repayments which are overdue by more than 60 days and for which debt collection action has started;
- advice that your loan repayments are no longer overdue in respect of any default that has been listed;
- information that, in our opinion, you have committed a serious credit infringement (that is acted fraudulently or shown an intention not to comply with your credit obligations);
- cheques drawn by you for \$100 or more which have been dishonoured more than once.

Sharing of your information

We share information about your credit worthiness, credit standing, credit history or credit capacity:

- with credit providers named in this application or in a consumer credit report about you to assess an application you make for credit, to notify other credit providers of a default by you, to exchange information with other credit providers as to the status of this credit contract where you are in default with other credit providers and to assess your credit worthiness;
- with your guarantor / mortgagor or a prospective guarantor / mortgagor for the purpose of that person deciding whether to act as a guarantor, or to keep that person informed about the guarantee.

If you provide information about any other person, such as a guarantor or referee, you agree to tell them:

- that you are providing this information to us;
- of our contact details on this form;
- the reason you are providing their information;
- if they are a referee or guarantor, that fact that we may not approve your application without the information; and
- the fact that the information may be disclosed as set out in this form.

By signing this application form, you consent to Victoria Teachers Credit Union Ltd and its subsidiaries collecting, using and disclosing your personal information as outlined above.

I. Other Services

Internet Banking

With Internet Banking you can review all your accounts online.

Please send me information on how to register for Internet Banking

Transfer Your Banking

Please send me information on how to transfer my salary, direct debits and direct credits to the Credit Union

J. Declaration

- 1. Have you ever been declared bankrupt? Yes No
- 2. Are there any unsatisfied judgements against you? Yes No
- 3. Are you guarantor for, or indemnifier of another person's performance or contract? Yes No
- 4. Are you an associated borrower with any other Member of the Credit Union? Yes No

5. I / We agree that I / we am / are subject to the rules of the Victoria Teachers Credit Union Limited.

6. I / We certify that the details contained in this application and the answers to the questions above are true and correct in every particular.

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

If you answered yes to any of the above please attach details

Are you aware of any reason which will prohibit you from performing the terms of your proposed Credit Contract?

Yes No

A person who makes a false or misleading representation in relation to a matter that is material to entry into a credit contract or in attempting to induce another person to enter into a credit contract may be guilty of an offence for which a maximum penalty of \$5,000 is payable.

K. Green Loan Disclosure Statement

Before applying for a Green Loan you should read this Disclosure Statement. You are eligible to apply for a Green Loan if:

- 1. You are the recipient of a valid Assessment Report provided in relation to a Home Sustainability Assessment under the Federal Government's Green Loan Program.
- 2. In respect of the home for which the Home Sustainability Assessment was provided, you are, at the time of applying for our Green Loan, either:
 - the owner of the home;
 - a trustee of the home (as shown on the current title); or
 - listed on the current lease for the home.

Where you are a lessee, you should seek the owner's permission before making improvements to the property.

- 3. The taxable income of the applicant does not exceed \$250,000 per annum. We may ask you for evidence of income including the most recent notice of assessment produced by the Australian Taxation Office.

Applications for Green Loans must be made within 6 months of the date of issue of the Assessment Report provided in relation to a Home Sustainability Assessment under the Federal Government's Green Loan Program.

The maximum loan amount is \$10,000 and the maximum loan term is 4 years.

When applying you must also complete and sign a Green Loan declaration in the form required by the Federal Government that funds received from us in respect of the Green Loan will only be used for the improvements (eligible actions) recommended in the Assessment Report provided in relation to a Home Sustainability Assessment.

A person is eligible for only one Green Loan per Assessment Report provided in relation to a Home Sustainability Assessment under the Federal Government's Green Loan Program. If you have already acquired a Green Loan in respect of an Assessment Report, any application for a Green Loan for the same Assessment Report will be rejected.

The Federal Government will decide whether an applicant satisfies the eligibility criteria for a Green Loan and reserves the right to request further information. You should therefore not assume that you will receive a Green Loan on submitting a loan application to us.

We take no responsibility for any private arrangement between tenants and landlords with regard to an approval for a Green Loan or activities undertaken as a result of a Green Loan.

Our Green Loan offer will apply for as long as the Federal Government Green Loan Program subsidy is available.

We can withdraw the Green Loan offer at any time without notice.

L. Signatures

I / We declare that the answers to the questions in this application and the declaration provided by me / us are true and correct and that I / we have read and understood the important information about Your Privacy section contained in this application form.

Name (please print)

Name (please print)

Signature

Signature

Date / /

Date / /

LDID 019 1009



Australian Government
Green Loans

These interest-free Green Loans are subsidised by the Australian Government's Green Loans Program. The program also funds free home sustainability assessments—the first step in qualifying for a Green Loan.
www.environment.gov.au/greenloans



GREEN LOAN DECLARATION

Note: Terms used in this document are defined in the Glossary. The Glossary, Program Guidelines and Householder Terms and Conditions are available on the Department's website or from the Department by calling 1800 895 076. This form should be submitted to the Department via your Financial Institution.

Assessment Report details

Assessment Reference Number

Assessment Report Date

Householder contact details

Name

Daytime telephone number

Financial Institution contact details

Financial Institution

Branch

Loan contact

Telephone number

Loan file reference number

Green products and actions

	Item no. on report	Product or action	\$ amount
The loan will be used to purchase these products and take these actions	1		
	2		
	3		
	4		
	5		
	6		
	7		
	8		
	9		
	10		
	Total loan amount		\$
	Term of the loan		years

Note: The maximum loan amount is \$10,000. The maximum term is 4 years.

Eligibility checklist

- I am the recipient of a valid Assessment Report for the Home.
- I have not entered into more than one Green Loan per Assessment Report issued to me by the Department.

Declaration to the Department

- I declare that I meet both eligibility criteria set out in the eligibility checklist.
- I declare that I have read and understood the Householder Terms and Conditions.
- I acknowledge that I have responsibilities and obligations to the Department under the Householder Terms and Conditions.
- I acknowledge that I am solely responsible for determining whether or not to enter into any loan and for all aspects of any loan I enter.
- I declare that the information provided in this Green Loan Declaration is true and correct.
- I declare that I will only use the loan to purchase products or actions recommended by my Assessment Report.
- I acknowledge that giving false or misleading information is a serious offence.

Householder's Signature

Date

Privacy Notice: As a Commonwealth agency, the Department of the Environment, Water, Heritage and the Arts is bound by the Privacy Act 1988 (Cth). Personal information collected under the Program will be used for the purposes of the Program (such as producing the Assessment Report and administering the Green Loans component of the Program) and research. This process may include the exchange of information with other government departments or agencies for compliance purposes, and/or reporting publicly on the performance of the Program. Information may be exchanged between the Department and Assessors, and between the Department and Financial Institutions. Information may be provided to organisations for research purposes. Individuals have rights to access and correct personal information held about them by the Department. The Green Loan may not proceed if the required information is not provided.

Green Loans What could you be saving? TERMS & CONDITIONS

Notes: Terms used in this document are defined in the Glossary. The Householder Declaration, Glossary and Program Guidelines are available on the Department's website or from your Assessor.

These Householder Terms and Conditions are those referred to in the Householder Declaration. Once a Householder completes and signs the Householder Declaration, these Householder Terms and Conditions and the Householder Declaration form a binding agreement between the Department and the Householder in relation to the Householder's participation in the Program.

1. Eligibility

- (a) You acknowledge that the Department will decide whether you are eligible for the Program.
- (b) You agree to provide the Department with reasonable information to establish your eligibility if requested by the Department.

2. Assessment

- (a) You agree to allow an Assessor access to the Home to undertake the Assessment. If you are not the occupier of the Home, you warrant that you have obtained the consent of the occupier for the Assessor to access the Home to undertake the Assessment.
- (b) You agree to provide the Assessor with the information he or she requires to undertake the Assessment. You warrant that you have obtained the consent of the other people (if any) in your household to providing information about them to the Assessor and the Department.
- (c) You acknowledge that the Assessment cannot proceed if the required access, information and consents are not provided.
- (d) You agree to provide, and consent to organisations who supply your household with water and energy providing, the Department with information about your household's water and energy usage during the period from 12 months before your Assessment to 24 months after your Assessment (and you warrant that you have obtained the consent of the other people (if any) in your household to the provision of this information to the Department).
- (e) You consent to the Department using information provided by you, the Assessor or organisations who supply your household with water and energy, for the purposes of the Program and research, including by allowing third parties to use the information for these purposes (and you warrant that you have obtained the consent of the other people (if any) in your household to this use of the information).

3. Assessment Report

- (a) After your Assessment is completed, the Department will provide you with an Assessment Report within approximately 10 Business Days.

4. Green Loans

- (a) You are solely responsible for determining whether or not to enter into any loan connected with your Assessment, including:
 - (i) choosing a Financial Institution;
 - (ii) agreeing to the terms of the loan and the period for repayment of the loan; and determining the amount of the loan.
- (b) You must only enter into one Green Loan per Assessment Report issued to you by the Department.
- (c) You must not enter into a Green Loan if the Department has notified you that you are not eligible or that you have breached these Householder Terms and Conditions.
- (d) If you enter into a Green Loan, you must:
 - (i) complete the Green Loan Declaration truthfully and accurately;
 - (ii) only spend the Green Loan on products or actions recommended by your Assessment Report; and
 - (iii) provide the Department with reasonable evidence that the Green Loan has been spent only on products or actions recommended by your Assessment Report, if requested by the Department (this may include allowing an authorised inspector access to the Home to inspect the products or outcomes of actions).

5. Actions

You agree that:

- (a) if you are not the owner or the sole owner of the Home, you will obtain the consent of all the owners to any actions taken in respect of, or alterations made to, the Home arising from or in connection with your Assessment;
- (b) if you are a tenant, you will comply with your tenancy agreement in relation to any actions taken in respect of, or alterations made to, the Home arising from or in connection with your Assessment;
- (c) if you are a lessor, you will comply with the lease in relation to any actions taken in respect of, or alterations made to, the Home arising from or in connection with your Assessment; and

- (d) you will obtain all permits and approvals required by any Law or any regulatory authority in relation to any actions taken in respect of, or alterations made to, the Home arising from or in connection with your Assessment.

6. Your responsibility

- (a) To the maximum extent permitted by Law, you release the Department from any Losses directly or indirectly arising from or incurred in connection with any act or omission of an Assessor (whether or not in connection with the Program) or any aspect of the Program (including for personal injury or property damage incurred in connection with your Assessment or at the Home, any installation or use of any products recommended in your Assessment Report and any actions undertaken as a result of your Assessment or any loan), except to the extent that any negligent act or omission by the Department, its officers or employees contributed to the Losses.
- (b) You indemnify the Department against any Losses arising from or in relation to your participation in the Program (including from or in relation to personal injury or property damage incurred by a third party in connection with your Assessment or at the Home), except to the extent that any negligent act or omission by the Department, its officers or employees contributed to the Losses.
- (c) You acknowledge that Assessors are not employees, agents or partners of the Department.
- (d) You acknowledge that the Department is not responsible for any arrangement between owners, or between a tenant and a landlord, with regard to the Assessment or any actions taken in respect of, or alterations made to, the Home arising from or in connection with the Assessment.

7. Audit

- (a) You agree to provide the Department with reasonable information in relation to your participation in the Program if requested by the Department.

8. Payment to Department

- (a) Without limiting any other right or remedy of the Department, if you have entered into a Green Loan and the Department is satisfied that:
 - (i) you are not eligible for a Green Loan; or
 - (ii) you have breached clause 4,the Department is entitled to recover from you the amount of any subsidy paid by the Department to a Financial Institution in respect of your Green Loan.
- (b) If the Department gives you a notice requiring you to pay the Department an amount which the Department is entitled to recover under clause 8(a), you must pay the amount specified in the notice in full within 30 days of the date of the notice.

9. Miscellaneous

- (a) **GST**
If a payment under clause 8 is consideration for a taxable supply, you will also pay to the Department an amount equal to the GST payable.
- (b) **Variation**
This agreement may only be varied in writing executed by the parties to this agreement.
- (c) **No merger**
The rights and obligations of the parties under this agreement do not merge on completion of any transaction contemplated by this agreement.
- (d) **Severability**
A term or part of a term of this agreement that is illegal or unenforceable may be severed from this agreement and the remaining terms or parts of the terms of this agreement continue in force.
- (e) **Waiver**
Waiver of any provision of or right under this agreement by the Department must be in writing signed by the Department and is effective only to the extent set out in any written waiver.
- (f) **Governing law and jurisdiction**
This agreement is governed by the Law of the Australian Capital Territory and each party to this agreement irrevocably and unconditionally submits to the non-exclusive jurisdiction of the courts of that jurisdiction.
- (g) **Rules for interpreting these Householder Terms and Conditions**
In these Householder Terms and Conditions, except where the contrary intention is expressed:
 - (i) the singular includes the plural and vice versa, and a gender includes other genders;
 - (ii) another grammatical form of a defined word or expression has a corresponding meaning; and
 - (iii) the meaning of general words is not limited by specific examples introduced by including, for example or similar expressions.