



APPLICATION FOR GUARANTOR

(All details must be completed – full names required) – Please PRINT

I, of Postcode

request the above-mentioned Society to grant a personal loan of \$

to of Postcode

and in consideration for which I agree to lodge with the Society a "Guarantee and Indemnity" form duly executed as required, as supporting security for such a loan.

I hereby advise the following:

My marital status is: Married Single Divorced Defacto (Please Circle)

If married or defacto, please advise partner's name

Age (.....) Date of birth / / My relationship to the borrower is that of

Number of years at current address If less than 12 months, please advise previous address

Previous address Postcode

Please indicate by circling: Own Rent Buying a home

Drivers Licence Number State of

I am employed by

Employer's Address Postcode

My occupation is and have been employed for years

Telephone numbers Business (.....) Home (.....) Mobile

My gross income is \$ per fortnight

Please attach a copy of a recent payslip

This request shall not become binding until after this application has been accepted and the Guarantee and Indemnity duly executed by me.

I hereby authorise the Australian Public Service Benevolent Society Ltd. To refer to "Baycorp Advantage" and any credit provider as defined by the Privacy Act (1988), in order to assess my credit rating in relation to the proposed guarantee.

Dated this day of Two thousand and

Signed

in the presence of

(Signature of Witness)

Name of Witness (Please Print)

PLEASE NOTE

THIS AUTHORITY MUST BE DATED, SIGNED AND WITNESSED. "ASSETS & LIABILITIES / INCOME & EXPENDITURE" DETAILS ARE REQUIRED & TO BE COMPLETED ON THE REVERSE OF THIS FORM.

STATEMENT OF ASSETS & LIABILITIES – INCOME & EXPENDITURE

DETAILS OF BOTH GUARANTOR AND HIS/HER SPOUSE ARE REQUIRED

FULL NAME of GUARANTOR DATE / /

INCOME DETAILS - PER FORTNIGHT	MEMBER	SPOUSE	TOTAL
GROSS SALARY (as per pay slip)			
REGULAR SALARY			
REGULAR OVERTIME			
FAMILY ALLOWANCE			
OTHER			
TOTAL			

IMPORTANT: Guarantor MUST supply evidence of income (ie payslips, etc) before loan will be considered.

ASSETS (Name of Institution)	Amount \$	LIABILITIES (Name of Lender)	Amount \$	Fortnightly Payments	Interest Rate %
Bank/Credit Union/Build. Soc.		Mortgage/Home Loan			
		Personal Loans			
		APS Benefits (current loan)			
		APS Benefits Spouse (current loan)			
		AAFCA			
Home - Location		Credit Union Loans			
		Defcredit			
		Aust. Def. Credit Union			
Other Property - Location					
Motor Vehicles -Make & Year		Hire Purchase Loans / Store Accounts			
Furniture - Approx. Value		Rent			
		Insurance			
		Health Cover			
Shares - Company & No.		Divorce / Child Maintenance			
		Other Liabilities			
Other Assets (Full Details)					
		Card Type	Cr. Limit	Bank	
		Visa			
		Mastercard			
		Bankcard			
		Other			
TOTAL ASSETS	\$	TOTAL LIABILITIES	\$	\$	%

Fixed Commitment Ratio
(office use only)

STATEMENT: Have you ever been declared bankrupt, applied for bankruptcy or assigned your estate for the benefit of creditors or have you had any CREDIT DEFAULT (S) OR COURT JUDGEMENTS AGAINST YOU?

Yes/No (Please circle) If Yes, provide details