

# Home Loan Application Form

Please use **BLOCK** letters and a black or blue pen to complete this Application Form.

Please make sure that all questions are answered. Please indicate using an 'X' where appropriate. If a section does not apply to you, please indicate using 'N/A'.  
If the second applicant details are the same as the first, write 'SAME'.

Please contact our customer services team on 1300 790 740 or email [bankingsupport@australianunity.com.au](mailto:bankingsupport@australianunity.com.au) if you need any assistance with completing this form.

## Step 1 Your requirements and objectives

Purpose of Loan? ☐ Purchase ☐ Construction ☐ Refinance ☐ Other

If other, please explain the purpose:

What are your requirements and objectives in seeking credit? (include also your reason for requesting interest only if applicable).

Amount required: \$

Number of applicants:

Type of applicant: ☒ Individual ☒ Joint

Are you an existing Australian Unity customer? ☒ No ☒ Yes

If Yes, Customer No.

Product ☐ Health, Wealth and Happiness ☐ Wealth Builder ☐ Kick Starter

Repayment option ☐ Principal & Interest ☐ Interest only

Interest rate type ☐ Fixed ☐ Variable ☐ Split If Split, explain preferred split

If fixed or interest only, what term: ☐ 1 year ☐ 3 years ☐ 5 years

Are you eligible for the first home owner grant? ☐ Yes ☐ No

Loan term ☐ 10 Years ☐ 15 Years ☐ 20 Years ☐ 25 Years ☐ 30 Years

Would you like a quote for Australian Unity Home/Landlord Insurance? ☐ Yes ☐ No

## Step 2 Your details

### Applicant 1

☐ Borrower ☐ Guarantor

Account number/s - if existing customer

Title

☐ Mr ☐ Mrs ☐ Ms ☐ Miss ☐ Other

Family name

Given names

Other/Previous names (attach certified copies of documents)

Date of birth

Gender

☐ Male ☐ Female

Driver's licence number

### Applicant 2

☐ Borrower ☐ Guarantor

Account number/s - if existing customer

Title

☐ Mr ☐ Mrs ☐ Ms ☐ Miss ☐ Other

Family name

Given names

Other/Previous names (attach certified copies of documents)

Date of birth

Gender

☐ Male ☐ Female

Driver's licence number

Marital status

No. of dependants

Ages

Marital status

No. of dependants

Ages

### Applicant 1

Country of Residence  
☐ Australia ☐ Other

Country of Citizenship  
☐ Australia ☐ Other

Contact phone number  Mobile number

Email

Residential Address

Suburb  State  Postcode

☐ Owner/mortgage ☐ Renting ☐ Other (Please specify)

Date moved there (Month/Year)

Current postal address (if different from the current residential)

Suburb  State  Postcode

Previous residential address (if fewer than three years at current)

Suburb  State  Postcode

Date moved there (Month/Year)

Current employment details  
☐ Full-time ☐ Part-time ☐ Contractor ☐ Self-employed  
☐ Casual ☐ Probation   
 Please specify end date (Month/Year)

Regular overtime ☐ Yes ☐ No If yes: hours per week  Rate per hour

Current occupation/job title  Date started (Month/Year)

Industry

Annual income (before tax) \$

Employer/business name and ABN (if self-employed)

Employer phone number

### Applicant 2

Country of Residence  
☐ Australia ☐ Other

Country of Citizenship  
☐ Australia ☐ Other

Contact phone number  Mobile number

Email

Residential Address

Suburb  State  Postcode

☐ Owner/mortgage ☐ Renting ☐ Other (Please specify)

Date moved there (Month/Year)

Current postal address (if different from the current residential)

Suburb  State  Postcode

Previous residential address (if fewer than three years at current)

Suburb  State  Postcode

Date moved there (Month/Year)

Current employment details  
☐ Full-time ☐ Part-time ☐ Contractor ☐ Self-employed  
☐ Casual ☐ Probation   
 Please specify end date (Month/Year)

Regular overtime ☐ Yes ☐ No If yes: hours per week  Rate per hour

Current occupation/job title  Date started (Month/Year)

Industry

Annual income (before tax) \$

Employer/business name and ABN (if self-employed)

Employer phone number

### Applicant 1

Employer/business name/company registered address

  


Suburb	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>

Previous employment details (if fewer than two years at current)

☐ Full-time ☐ Part-time ☐ Casual ☐ Contractor

☐ Self-employed ☐ Other (please specify)

Previous occupation/job title

Date started (Month/Year)

M	M	Y	Y	Y	Y
---	---	---	---	---	---

Employer

Date finished (Month/Year)

M	M	Y	Y	Y	Y
---	---	---	---	---	---

Previous employer address

  


Suburb	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>

### Applicant 2

Employer/business name/company registered address

  


Suburb	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>

Previous employment details (if fewer than two years at current)

☐ Full-time ☐ Part-time ☐ Casual ☐ Contractor

☐ Self-employed ☐ Other (please specify)

Previous occupation/job title

Date started (Month/Year)

M	M	Y	Y	Y	Y
---	---	---	---	---	---

Employer

Date finished (Month/Year)

M	M	Y	Y	Y	Y
---	---	---	---	---	---

Previous employer address

  


Suburb	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>

### Step 3 Financial details – Assets

Please list all assets that you own individually, jointly (i.e. both applicants) or with any third parties below.

#### Home/Investment Properties

App 1	App 2	Joint	Other	Address	Principal home	Investment property	Present value
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ <input type="text"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ <input type="text"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ <input type="text"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ <input type="text"/>

#### Accounts (Bank, Credit Union, Building Society, etc.)

App 1	App 2	Joint	Other	Financial Institution name	Balance
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	\$ <input type="text"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	\$ <input type="text"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	\$ <input type="text"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	\$ <input type="text"/>

#### Motor vehicle/s

Make	Model	Year of manufacture	Present value
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>

#### Other assets — except usual home contents

Description (Shares, Managed Investments etc.)	Present value
<hr/>	\$ <hr/>
<hr/>	\$ <hr/>
<hr/>	\$ <hr/>
<b>Total value of your assets</b>	<b>\$ <hr/></b>
Sundry assets - do not add this to your total assets	\$ <hr/>
Home contents (Insured value)	\$ <hr/>
Superannuation (Estimate your current balance)	\$ <hr/>
Goodwill of Business (Estimated value)	\$ <hr/>

#### Step 4 Financial details — Liabilities

Please list all loans/debts that you owe individually, jointly (ie. both applicants) or with any third parties.

##### Home/Investment Property loans

Borrower(s)			Financial Institution name	Principal home	Investment property	Original loan amount	Amount now owing
App 1	App 2	Joint					
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<hr/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ <hr/>	\$ <hr/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<hr/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ <hr/>	\$ <hr/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<hr/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ <hr/>	\$ <hr/>

##### Personal loan or other loans

Borrower(s)			Financial Institution name	Purpose	Current limit/ original loan amount	Amount now owing
App 1	App 2	Joint				
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<hr/>	<hr/>	\$ <hr/>	\$ <hr/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<hr/>	<hr/>	\$ <hr/>	\$ <hr/>

##### Business loans

Borrower(s)			Financial Institution name	Purpose	Current limit/ original loan amount	Amount now owing
App 1	App 2	Joint				
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<hr/>	<hr/>	\$ <hr/>	\$ <hr/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<hr/>	<hr/>	\$ <hr/>	\$ <hr/>

##### Credit/Store card/s (include even if balance is nil)

Borrower(s)		Financial Institution name	Card type	Credit limit	Amount now owing
App 1	App 2				
<input type="checkbox"/>	<input type="checkbox"/>	<hr/>	<hr/>	\$ <hr/>	\$ <hr/>
<input type="checkbox"/>	<input type="checkbox"/>	<hr/>	<hr/>	\$ <hr/>	\$ <hr/>
<input type="checkbox"/>	<input type="checkbox"/>	<hr/>	<hr/>	\$ <hr/>	\$ <hr/>
<input type="checkbox"/>	<input type="checkbox"/>	<hr/>	<hr/>	\$ <hr/>	\$ <hr/>
<input type="checkbox"/>	<input type="checkbox"/>	<hr/>	<hr/>	\$ <hr/>	\$ <hr/>

#### All other debts and liabilities

Borrower(s)			Nature of debt or liability	Purpose	Amount now owing
App 1	App 2	Joint			
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			\$
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			\$
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			\$

**Total value of your liabilities**

**\$**

#### Step 5 Income and Expense detail

Monthly income	Gross salary/net profit	After tax salary/profit	Monthly expenditure	Expenses
<b>Salary*</b>			<b>Loan repayments</b>	
Applicant 1 income	\$	\$	Home/investment property loan(s)	\$
Applicant 2 (if joint loan)	\$	\$		\$
Overtime	\$	\$	Personal loan(s)	\$
<b>Other income*</b> (Study assistance, Family Allowance, Part-time work, Dividends, Interest, etc.)	\$	\$		\$
	\$	\$	Other loan(s) including any business loans (HECS, finance co., other banks)	\$
	\$	\$		\$
	\$	\$	Credit/store cards	\$
<b>Existing rental income*</b>	\$			\$
• gross				\$
• after expenses		\$		\$
<b>Proposed rental income*</b>				\$
• gross	\$			\$
• after expenses		\$	Other debts	\$
<b>Self-employed applicants*</b>				\$
Financial year	<input type="text"/> /	<input type="text"/>		\$
Applicant income	\$	\$		\$
<b>Total net income per month</b>	<b>(A)</b>	<b>\$</b>	<b>Total loan repayments</b>	<b>(B) \$</b>
<b>Self-employed applicants*</b>				
Previous fin. year	<input type="text"/> /	<input type="text"/>		
Applicant income	\$	\$		
<b>Employment package*</b> — do not include into total income. Package inclusions: (e.g. salary sacrifice, car etc.)		\$		

\*Note: Please produce evidence of income, for example, two (2) recent payslips, tax return, or for self-employed applicant, copies of the last two (2) years financial statements.

## Step 5 Income and Expense detail

Monthly expenditure	Expenses
<b>Basic living expenses</b>	
Primary Residence Costs (excluding Insurance)* e.g. Housing and property expenses associated with the applicant's primary residence, either owned or rented. Includes rates, levies, repairs and maintenance, all other utilities and other household costs for fixtures and fittings (excluding property tax, land tax, body corporate and strata fees, telephone, internet, pay TV and Insurances).	\$ _____
Telephone, Internet, Pay TV & Media Streaming Subscriptions* e.g. Telephone accounts (home and mobile), internet, pay TV and media streaming subscriptions (such as Netflix and Spotify).	\$ _____
General Insurance (including home & contents on primary O/Occ residence)* e.g. Insurance costs such as personal belongings, travel and ambulance insurance, home and content, building as well as any compulsory insurance of motor vehicles other than recreation vehicles.	\$ _____
Groceries* e.g. Typical supermarket shop for groceries, fruit, meat, household items, take away/food delivery (uber eats, menulog etc)	\$ _____
Pet Care e.g. Expenses related to pet care	\$ _____
Clothing and Personal Care* e.g. Clothing, footwear, cosmetics and personal care	\$ _____
Medical & Health (excluding Health Insurance)* e.g. Medical and health costs including doctor, dental, optical and pharmaceutical etc. (excluding health insurance which is categorised under 'Personal Insurance (Life, Health, Sickness and Personal Accident)').	\$ _____
Public or Government Primary & Secondary Education^ e.g. Education fees, books, uniforms and associated costs for public schooling (preschool, primary or secondary).	\$ _____
Higher Education & Vocational Training (excluding HECS/HELP)^ e.g. Fees, accommodation, books and associated costs for higher education (tertiary) and vocational training e.g. university, TAFE, business college, drama, music, dance (excluding HECS).	\$ _____
Childcare^ e.g. Childcare including nannies, preschool	\$ _____
Transport* e.g. Public transport, motor vehicle running costs including fuel, servicing, registration, parking and tolls (excluding motor vehicle insurance which is categorised under insurance).	\$ _____
Recreation and Entertainment e.g. Recreation and entertainment costs including alcohol, tobaccos, gambling, restaurants, membership fees and holidays.	\$ _____
<b>Total basic expenses</b>	<b>\$ _____</b>
<b>Other than basic living expenses</b>	
Personal Insurance (Life, Health, Sickness and Personal Accident) e.g. Hospital, medical and dental health insurance, sickness and personal accident insurance, life insurance.	\$ _____
Other Insurances e.g. Insurance of recreational vehicles such as motorcycle, caravan, trailer, boat and aircraft including combined insurance and registration.	\$ _____
Private & Non-Government Education eg. Tuition fees, school fees, sports fees, books, uniforms and associated costs for private schooling, including independent schools (Catholic or non-Catholic), private tuition and compulsory age kindergarten/pre-primary/prep/reception.	\$ _____
Investment Property Costs (including Insurance)** e.g. All costs associated with an 'Investment Property' including building /contents insurance, rates, taxes, levies, body corporate, strata fees, repairs, maintenance.	\$ _____
O/Occ Strata, Body Corporate, Land Tax* e.g. Land tax, property tax, body corporate and strata fees on owner-occupied principal place of residence (excluding investment properties, secondary residences, and properties maintained for other purposes such as holiday properties or residences maintained for parents or children).	\$ _____
Secondary Associated & Holiday Home Costs (including Insurance)** e.g. Costs associated with any secondary residences, either rented or owned for non-investment purposes, such as a holiday property that is not rented to generate income, or a property that family members (parents or children) are allowed to live in rent-free. Includes building/contents insurance, rates, taxes, levies, body corporate, strata fees, repairs, maintenance.	\$ _____
Child & Spouse Maintenance e.g. Child and/or spousal maintenance payments.	\$ _____
Other Regular and Recurring Expenses e.g. Other Regular and Recurring Expenses.	\$ _____
Rent e.g. Ongoing Rent commitments that will continue to be paid after settlement.	\$ _____
Board e.g. Ongoing Board commitments that will continue to be paid after settlement.	\$ _____
<b>Total other than basic expenses</b>	<b>\$ _____</b>
<b>Total basic and other than basic expenses (C)</b>	<b>\$ _____</b>
<b>Total usable funds                      A - (B + C)</b>	<b>\$ _____</b>

Note:

\* Mandatory expense category

\*\* Mandatory when investment or secondary residence exists

^ Mandatory to capture an applicable education/care expense when applicant/guarantor has at least one dependent

## Step 6 Property offered as security for your loan

☐ Pre-approval request - security property details to follow when available.

### Security property 1

Exact name(s) to appear on Title

Title particular Vol  Folio

Address



Suburb State Postcode

  

Property usage

☐ Owner-occupied ☐ Investment

Property type

☐ House/Villa ☐ Unit ☐ Townhouse

☐ Vacant land ☐ Other

Purchase price (if purchasing) OR Market value (For all other loans)

\$  \$

Contact name/Phone (for valuation)

Contact name

Contact phone number Mobile number

( )

Anticipated settlement date (if applicable)

### Security property 2

Exact name(s) to appear on Title

Title particular Vol  Folio

Address



Suburb State Postcode

  

Property usage

☐ Owner-occupied ☐ Investment

Property type

☐ House/Villa ☐ Unit ☐ Townhouse

☐ Vacant land ☐ Other

Purchase price (if purchasing) OR Market value (For all other loans)

\$  \$

Contact name/Phone (for valuation)

Contact name

Contact phone number Mobile number

( )

Anticipated settlement date (if applicable)

## Step 7 Alternative contact details

Please provide contact details of two people (over 18 years of age) who do not live at the same address as you. We will contact these people if we are unable to get in touch with you.

### Alternative contact 1

Family name

Given names(s)

Relationship

Address



Suburb State Postcode

  

Phone number

( )

Mobile

### Alternative contact 2

Family name

Given names(s)

Relationship

Address



Suburb State Postcode

  

Phone number

( )

Mobile

### Step 8 Rate Lock

Would you like to secure a fixed interest rate lock for your fixed interest rate home loan? ☐ Yes ☐ No

Please note: The fixed interest rate option is only available on home loans that offer fixed rate terms. If you select 'Yes', you **must** complete and return the **Fixed Interest Rate Lock Application Form** with this home loan application to apply for a fixed interest rate lock. For further information refer to the Loan Fee Schedule available on the Terms and Conditions page at [www.australianunity.com.au/banking/terms-and-conditions](http://www.australianunity.com.au/banking/terms-and-conditions) and to the Terms and Conditions on the **Fixed Interest Rate Lock Application Form**.

### Step 9 Lenders Mortgage Insurance (LMI)

LMI is mandatory where your total borrowings exceed 80% of the value of your mortgaged security.

- ☒ Yes. Capitalise the LMI premium to my loan at settlement
- ☒ No. My LVR is below 80%

### Step 10 Additional accounts and facilities

**Your home loan entitles you to receive an annual fee waiver on our Low Rate Visa credit card.**

Please nominate the limit of the card you wish to obtain:

- ☒ Low Rate Visa Credit Card Requested Limit \$
- ☒ I do not wish to obtain a credit card at this stage

Should you request a credit card as part of this application, we will use the information you have provided in your home loan application to assess your borrowing capacity. For more information about this product including the Conditions of Use, visit [australianunity.com.au/banking/low-rate-visa-credit-card](http://australianunity.com.au/banking/low-rate-visa-credit-card). See 'Credit Card Conditions of Use' for full terms and conditions.

### Credit Card Key Facts Sheet

This information sheet is an Australian Government requirement under the National Consumer Credit Protection Act 2009.

#### Key Facts about this Credit Card

Correct as at: 21 December 2023

Australian Credit Licence Number: 237994

Description of credit cards	
Product name	Low Rate Visa Credit Card
Minimum credit limit	\$500.00
Minimum repayments	3% of the outstanding balance or \$25.00 whichever is greater
Interest on purchases	9.90% p.a.
Interest-free period	Up to 45 days on purchases only
Interest on cash advances	18.99% p.a.
Annual Fee	\$59
Late payment fee	\$10

There may be circumstances in which you have to pay other fees.

A full list of current fees applicable to this credit card can be obtained from [www.australianunity.com.au/banking/terms-and-conditions](http://www.australianunity.com.au/banking/terms-and-conditions).

For more information on choosing and using credit cards visit the ASIC consumer website at [www.moneysmart.gov.au](http://www.moneysmart.gov.au).

The terms on which this credit card is offered can change over time. You can check if any changes have been made by visiting [www.australianunity.com.au/banking/terms-and-conditions](http://www.australianunity.com.au/banking/terms-and-conditions) or by contacting us on **1300 790 740**.



## Step 11 Taxation and financial history

Please mark answers against each of the following mandatory questions:

Applicant 1	Applicant 2	
<input type="checkbox"/> True <input type="checkbox"/> False	<input type="checkbox"/> True <input type="checkbox"/> False	I have not made a debt agreement under Part IX or Part X of the <i>Bankruptcy Act</i> 1966.
<input type="checkbox"/> True <input type="checkbox"/> False	<input type="checkbox"/> True <input type="checkbox"/> False	I have not been declared bankrupt or insolvent, or executed deed of arrangement under Part X of the <i>Bankruptcy Act</i> 1966.
<input type="checkbox"/> True <input type="checkbox"/> False	<input type="checkbox"/> True <input type="checkbox"/> False	I have not been a director or officer of a company to which a manager, receiver, controller, administrator or liquidator has been appointed.
<input type="checkbox"/> True <input type="checkbox"/> False	<input type="checkbox"/> True <input type="checkbox"/> False	I have not been a director of a company in the last five years.
<input type="checkbox"/> True <input type="checkbox"/> False	<input type="checkbox"/> True <input type="checkbox"/> False	I have not defaulted under any credit contract in the last five years.
<input type="checkbox"/> True <input type="checkbox"/> False	<input type="checkbox"/> True <input type="checkbox"/> False	There are no legal proceedings threatened or proceeding against me.

Please note: If you answered false to any of the above questions, we may come back and seek extra information from you.

Applicant 1	Applicant 2
<p><b>Please mark answers against each of the following mandatory questions:</b></p> <p>Are you a tax resident in any other country other than Australia?</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>If you have selected YES, please complete and submit the Self Declaration Form along on page 14 of this application form.</p> <p>It is mandatory to provide your United States (US) taxation status under the Foreign Account Tax Compliance Act.</p> <p>Complete this section even if you are also a taxpayer in Australia.</p> <p>If the application is the name of an individual, please indicate if any applicant is a US citizen or resident for US tax purposes.</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>If you have selected 'Yes' to being a US citizen or resident, please provide your US Taxpayer Identification Number (TIN). For individuals this is typically your Social Security Number (SSN).</p> <p>SSN or TIN (numeric values only)</p> <p><input type="text"/><input type="text"/><input type="text"/><input type="text"/>-<input type="text"/><input type="text"/><input type="text"/><input type="text"/><input type="text"/><input type="text"/><input type="text"/></p> <p>Are you a Politically Exposed Person (PEP)?</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>A Politically Exposed Person (PEP) means an individual who holds a prominent public position or function in a government body or an international organisation in Australia or overseas, such as a Head of State or head of a country or government, or a government minister or equivalent senior politician. A PEP can also be an immediate family member of a person referred to above, including a spouse, de facto partner, child and a child's spouse or a parent. A close associate of a PEP, i.e. any individual who is known to have joint beneficial ownership of a legal arrangement or entity is also considered to be a PEP.</p>	<p><b>Please mark answers against each of the following mandatory questions:</b></p> <p>Are you a tax resident in any other country other than Australia?</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>If you have selected YES, please complete and submit the Self Declaration Form along on page 14 of this application form.</p> <p>It is mandatory to provide your United States (US) taxation status under the Foreign Account Tax Compliance Act.</p> <p>Complete this section even if you are also a taxpayer in Australia.</p> <p>If the application is the name of an individual, please indicate if any applicant is a US citizen or resident for US tax purposes.</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>If you have selected 'Yes' to being a US citizen or resident, please provide your US Taxpayer Identification Number (TIN). For individuals this is typically your Social Security Number (SSN).</p> <p>SSN or TIN (numeric values only)</p> <p><input type="text"/><input type="text"/><input type="text"/><input type="text"/>-<input type="text"/><input type="text"/><input type="text"/><input type="text"/><input type="text"/><input type="text"/><input type="text"/></p> <p>Are you a Politically Exposed Person (PEP)?</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>

## Step 12 Declarations

I/We hereby solemnly and sincerely declare:

1. I/We believe the above identification and account information details to be true and correct. It is an offence under the Anti-Money Laundering and Counter Terrorism Financing Act 2006 to give false and misleading information. I/We understand Australian Unity will collect personal information from me as required by the Anti-Money Laundering and Counter Terrorism Financing Act 2006 and that it may take steps to verify the personal information it has collected.
2. As a condition of opening an account with Australian Unity I/We have obtained, read and accept the terms and conditions of the following:
  - Transaction, Savings and Investment Products Terms and Conditions
  - Financial Services Guide
  - Credit Guide
  - Loan Fee Schedule
  - Schedule of Fees, Charges and Transaction Limits
  - Schedule of Interest Rates
  - Privacy Notice

I/We understand that these documents are available on Australian Unity's website at [www.australianunity.com.au/banking/terms-and-conditions](http://www.australianunity.com.au/banking/terms-and-conditions) and that I/We can access them online. Alternatively, I/We can obtain copies of these documents from Australian Unity on request by calling 1300 790 740.

3. As part of your application you consent to us providing you with:
  - A transaction or transactional offset (whichever is applicable) account capable of being operated by either applicant in the case of a joint application
  - A Visa Debit card and Personal Identification Number (PIN)
  - Internet banking access
  - Quarterly electronic statements within your Internet Banking. Charges for the provision of statements will apply if you opt out of receiving periodic statements electronically unless you notify us that you are unable to register for internet banking.
  - Information about your banking that we are required to provide you with under the ePayments Code. We will provide this by electronic communication to the email address or mobile phone number you have provided or by secure mobile app messaging or secure internet banking messaging. Information that will be communicated to you electronically includes but is not limited to: statements, privacy notices, terms and conditions, terms of use (including changes to terms and conditions or terms of use), and other disclosure documents. When we inform you of any updates to this information we may refer you to the Australian Unity Banking website where the document is available for you to read.

To opt out of receiving information electronically, please contact us on 1300 790 740. Opting out will not apply to information that the Bank will send to you asking you to contact the Bank, or relating to scams or similar issues, requests to validate transactions, to validate a change of your personal information, to verify your identity, or requesting you to provide up-to-date identification information.
4. I/We declare that the information provided for meeting Automatic Exchange of Information ("AEOI") requirements (where applicable) is true and correct and that I/We will provide all necessary co-operation and assistance in order for use to comply with obligations under Australian legislation designed to give effect to AEOI which includes Foreign Account Tax Compliance Act ("FATCA") and Common Reporting Standard (CRS) regimes.
5. I/We declare that the information provided for meeting FATCA requirements (where applicable) is true and correct and that I will provide all necessary cooperation and assistance in order for Australian Unity to comply with obligations under Australian legislation designed to give effect to the FATCA agreement between Australia and the United States.
6. If a non-resident, please confirm that it is legal for you to purchase own property in Australia.
7. I/We authorise the collection, use and disclosure of information about me in the manner set out under the heading "Permission to obtain and disclose credit and personal information" in Section 13.
8. I/We authorise Australian Unity to contact my employer for the purposes of employment verification where necessary and authorise my employer to disclose my employment status, income and any other information necessary for the purpose of this application.
9. I/We make application for a loan in the amount set forth in this application form.
10. The information provided in this application is true and correct in every particular and I/We have no financial commitments, debts, liabilities, or financial obligations other than those disclosed in this application. I/We understand that if I do not provide all details requested that assessment in ascertaining suitability of the loan will be compromised and the application will not be considered.
11. I/We acknowledge that there are no other known factors that may compromise our capacity to repay the loan such as, pending loss of employment, change in income, increased expenditure, change of financial position, or any other change that may affect making the minimum repayments.
12. I/We have completed a budget to calculate a repayment we can afford, so without substantial hardship I/we can make the repayments that would be necessary on the loan amount applied for (budget forms are available at Australian Unity) as disclosed in this loan application form.
13. I/We understand that Australian Unity may need to contact my employer, my other financial institutions or referees to confirm information within this application.
14. I/We understand that if I/We withdraw from this loan application after Valuers are instructed to value properties and Solicitors are instructed to prepare documents that I/we are liable to pay for any costs that Australian Unity Ltd may incur.

## Membership of Australian Unity Limited

As an Australian Unity customer you may be eligible to become a member of Australian Unity Limited (AUL) once you have held an Australian Unity bank account for a continuous period of two years, subject to acceptance by AUL. You hereby apply for membership, and agree to become a member of AUL (and to be bound by its Constitution upon becoming a member) unless you provide AUL with written notice that you elect not to be a member of AUL. Admission to membership is at the absolute discretion of the directors of AUL (or their delegate), and they may create categories of membership with the same or differing rights or privileges and admit you to any category. Membership of AUL is on and subject to such rights and privileges (if any) and the terms, rights, restrictions and obligations set out in the Constitution of AUL from time to time.

## Step 13 Permission to obtain and disclose credit and personal information

### What information can be disclosed?

The Privacy Act allows Australian Unity Bank Limited ('Australian Unity', 'we', 'us', 'our') ABN 30 087 652 079 and other applicable persons to disclose personal information about you when related to the primary purpose for which it was collected. In connection with providing credit to you, personal information may include credit information, such as:

- Details to identify you and verify your identity, such as your name, sex, date of birth, current and 2 previous addresses, your current and last known employer, and your driver's licence number;
- The fact that you have applied for credit and the amount, or that we are a current credit provider to you, or that you have agreed to be a guarantor;
- Your application form for the home loan which is being guaranteed, and any other documents that form part of the loan contract;
- Any relevant credit-related insurance contracts that we have in our possession;
- Advice that payments previously notified as unpaid are no longer overdue
- information about your current or terminated consumer credit accounts and your repayment history, including if applicable, any notices of demand or default notices issued to you by us within the last 2 years;
- If you are a business, financial information such as profit and loss statements;
- If you are an individual, a summary statement of your financial position;
- Payments overdue for at least 60 days and for which collection action has started;
- In specified circumstances, that in our opinion you have committed a serious credit infringement;
- The fact that credit provided to you by us has been paid or otherwise discharged; and
- Other information about credit standing, worthiness, history or capacity that credit providers can disclose under the Privacy Act, including any relevant credit report from a credit reporting body.

Your sensitive information (e.g., membership of a professional or trade association) may also be disclosed where relevant to this application.

### Why do we obtain information?

Before, during or after the provision of our products and services to you, we may obtain your personal information for the purpose of providing products and services to you and managing our business. When providing credit to you, this may include assessing your application for consumer or commercial credit or to be a guarantor for the applicant, assessing your credit worthiness, managing your loan or the arrangements under which your loan is funded or collecting overdue payments.

If you do not provide us with the personal information that we request, we may not be able to consider your application for credit or provide other services.

### Who can give or obtain information?

For the purpose of providing products and services to you and managing our business, we may give information to:

- external service providers to us, such as organisations which we use to verify your identity, payment systems operators, mailing houses and research consultants
- insurers and re-insurers, where insurance is provided in connection with our services to you
- superannuation funds, where superannuation services are provided to you
- debt collecting agencies, if you have not repaid a loan as required
- our professional advisors, such as accountants, lawyers and auditors
- state or territory authorities that give assistance to facilitate the provision of home loans to individuals
- other credit providers and their professional advisors
- your representative, for example, lawyer, mortgage broker, financial advisor or attorney, as authorised by you, or
- government and regulatory authorities, if required or authorised by law.

### In addition, in connection with providing credit to you, we and the Credit Providers mentioned below may:

- obtain a commercial and consumer credit report containing personal information about you from a credit reporting body
- obtain personal information about you from your employer and any referees that you may provide
- exchange credit information about you with each other, and
- exchange credit information about you with any credit reporting body and any other provider of credit to you named in your credit application or a credit report from a credit reporting body.

### Credit Providers can mean:

- us
- our related companies
- any introducer, dealer or broker referred to in the loan application
- any agent or contractor of ours assisting in processing the loan application; and
- any party involved in a securitisation arrangement which we use to fund your loan in the securitisation of your loan, including re-insurers and underwriters, loan servicers, trust managers, trustees and security trustees and any loan originator that may be involved.

### Overseas disclosures

We may disclose your personal information overseas. However, if we do disclose this information outside Australia, we will do so on the basis that the information will be used only for the purposes set out in this document.

### Important information about credit reporting bodies

If you apply for or hold any kind of credit with us, we may disclose information to a credit reporting body. That includes disclosing that you are in default under a credit agreement or have committed a serious credit infringement, if that is the case. (Specifically, we may disclose information to or collect information from Equifax, whose privacy policy is at [www.equifax.com.au](http://www.equifax.com.au) and Illion, whose privacy policy is at [www.illion.com.au](http://www.illion.com.au)). Credit reporting bodies collect credit information about individuals which they provide as credit reports to credit providers and others in the credit industry to assist them in managing credit risk, collecting debts and other activities.

"Credit pre-screening" is a service for credit providers wishing to send direct marketing material about credit services. A credit reporting body uses information it holds to screen out individuals who do not meet criteria set by the credit provider. From 12 March 2014, credit reporting bodies must maintain a confidential list of individuals who have opted out of their information being used in pre-screening. To opt-out of credit pre-screening, contact the credit reporting body using the contact details on their websites referred to above. You can also ask a credit reporting body not to use or disclose your personal information for a period if you believe on reasonable grounds that you have been or are likely to be a victim of fraud, including identity fraud.

### Disclosure to insurers and guarantors

#### Lenders' mortgage and trade insurers

In connection with providing credit to you, a lenders' mortgage insurer or a registered trade insurer may obtain credit information about you from us or from a credit reporting body to assess whether to provide lenders' mortgage insurance to us in relation to an application for consumer credit, or whether to provide trade insurance to us in relation to an application for commercial credit.

## Guarantors

In connection with providing credit to you, we may give a guarantor, or a person who is considering becoming a guarantor, credit information about you for the purpose of enabling the guarantor to decide whether to act as guarantor or to keep informed about the guarantee.

## 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), you are authorised to do so; and you agree to inform that person who we are, how to contact us, how to obtain our Privacy Policy, and that we will use and disclose their personal information for the purposes set out in this Permission and that they can gain access to that information.

## Electronic Verification

Under the AML/CTF Act, we can disclose your name, residential address and date of birth to a credit reporting body. The purpose of this disclosure is to ask the credit reporting body to assess whether the personal information disclosed matches (in whole or part) personal information about you held in their records (if any). This electronic verification process helps us to verify your identity.

The credit reporting body may prepare and provide us with an assessment by using the personal information about you and the names, residential address and dates of birth contained in its records about other individuals.

If you not consent to us verifying your identity by electronic verification, we will provide you with an alternate verification process to identify you. If this is the case, please contact us on 1300 790 740 for further information.

## Security, privacy policy, and marketing preferences

### Security

We take all reasonable steps to ensure that all your personal information held by us (on our website or otherwise), is protected from misuse, interference and loss, and from unauthorised access, disclosure or modification.

### Privacy Policy

Our Privacy Policy [www.australianunity.com.au](http://www.australianunity.com.au) provides additional information about how we handle your personal and credit-related information. It sets out how you can ask for access to personal and credit-related information we hold about you and seek correction of that information. It also explains how you can complain about a breach of the Privacy Act or the Credit Reporting Privacy Code, and how we will deal with your complaint. We will give you a copy of our Privacy Policy on request.

### Marketing preferences

We may use, and share with each other, information about you to inform you about products and services (unless you ask us not to). We may do so even if you are on the Do Not Call Register.

## Step 14 Signature of applicants

### By signing below:

- I make the declarations under Section 12: Declarations;
- I acknowledge that I have read Section 13: Permission to obtain and disclose credit and personal information and that I consent to the use and disclosure of my personal information set out in the statement; and
- that the information I have provided in, and in connection with this application is true and correct.

### Applicant 1

#### Signature

Name

Date

These signature(s) will be retained by Australian Unity as your specimen signature(s).

### Applicant 2

#### Signature

Name

Date

### Step 15 Identification documents

The Anti-Money Laundering and Counter Terrorism Financing Act 2006 requires us to verify your identity when you open an account.

Documents that confirm your full name, date of birth and/or current residential address are required as indicated on the lists below:

- Any one document from List A; or
- One document from List B and one document from List C; or
- Two documents from List B
- Refer to List D for minors
- Refer to List E for special provisions.

Australian Unity requires original documents or original certified copies of identification documents which can be mailed to GPO Box 1801, Melbourne, VIC 3001. If you are providing certified copies, please refer to the Certification of documents information overleaf. If you need assistance, please contact the Australian Unity Customer Service Team on 1300 790 740.

<b>List A</b> Primary Photographic ID Documents	<ul style="list-style-type: none"> <li>• Current Australian drivers licence</li> <li>• Passport (current or expired less than two years) issued by the Commonwealth</li> <li>• Australian photo ID Card</li> <li>• Current Foreign passport (if not in English accompanied by an English translation prepared by an accredited translator)</li> <li>• National ID Card issued by a Foreign Government (if not in English accompanied by an English translation prepared by an accredited translator)</li> </ul>
<b>List B</b> Primary Non-photographic ID Documents	<ul style="list-style-type: none"> <li>• Australian Birth Certificate or Extract</li> <li>• Citizenship Certificate issued by the Commonwealth</li> <li>• Pension card issued by Centrelink</li> <li>• Healthcare card issued by Centrelink</li> <li>• Birth Certificate issued by a Foreign Government (if not in English accompanied by an English translation prepared by an accredited translator)</li> <li>• Citizenship Certificate issued by a Foreign Government (if not English accompanied by an English translation prepared by an accredited translator)</li> </ul>
<b>List C</b> Secondary ID Documents	<p>A notice that contains your full name and current residential address and was issued in the last 12 months (unless otherwise stated) in the form of:</p> <ul style="list-style-type: none"> <li>• Tax Assessment Notice from the Australian Tax Office</li> <li>• Evidence of a financial benefit from the government e.g. family allowance</li> <li>• Council Rates Notice issued in the past three months</li> <li>• Utilities bill issued in the past three months e.g. water, power, phone etc.</li> </ul>
<b>List D</b> Minors	<ul style="list-style-type: none"> <li>• Birth Certificate or passport - confirm address from parent/guardian's customer details; or</li> <li>• A letter from the School Principal within the last three months stating: <ul style="list-style-type: none"> <li>- Full name of the minor and their residential address; and</li> <li>- The time the minor attended school</li> </ul> </li> </ul>
<b>List E</b> Special provision	<ul style="list-style-type: none"> <li>• Indigenous Australians (where LIST A , B &amp; C Identification cannot be provided):</li> <li>• A person who is recognised by the members of the community to be a community elder and is in the form of a letter on the community letterhead.</li> </ul>

Australian Unity requires original documents or original certified copies of identification documents. If you are providing certified copies, please refer to Certification Requirements section of the form.

If you cannot provide this information, please contact the Australian Unity Customer Service Team on 1300 790 740.

### Office use only

#### Verification of Identity Details

Customer Identification Procedure - Individual carried out and identification documents produced were:

<input type="text"/>	From List <input type="checkbox"/>
<input type="text"/>	From List <input type="checkbox"/>

☐ Name, Date of Birth and/or current Residential Address on identification match to Customer Application Form

<input type="text"/>	<input type="text"/>
Signature of staff member	Date

## Certification of Documents

Where your identification documents need to be certified, we suggest that the person certifying the document(s) for you use the following statement on the copy being certified:

'I certify this to be a true copy of the original document, which I have viewed'

The document must also be dated and have the signature, name and occupation/qualification of the person certifying the document.

## Australian Unity Approved Certifiers List

### General

- Commissioner for Affidavits
- Commissioner for Declarations
- Justice of the Peace.

**A person who, under the law in force in a State or Territory, is currently licensed or registered to practise as:**

- |                        |                       |
|------------------------|-----------------------|
| • Chiropractor         | • Optometrist         |
| • Dentist              | • Pharmacist          |
| • Legal Practitioner   | • Physiotherapist     |
| • Medical Practitioner | • Psychologist        |
| • Nurse                | • Veterinary Surgeon. |

### Banking, Post Office and Financial Services

- Permanent employee of Australian Postal Corporation with 2 or more years of continuous service who is employed in an office supplying postal services to the public
- Banking/Building Society/Credit Union/finance company officer with 2 or more continuous years of service.
- an officer with, or authorised representative of, a holder of an Australian financial services licence, having 2 or more years of continuous service with one or more licensees.
- an officer with, or a credit representative of, a holder of an Australian credit licence, having 2 or more years of continuous service with one or more licensees.

### Legal and Courts

- A person who is enrolled on the role of the Supreme Court of a State or Territory, or the High Court of Australia, as a legal practitioner, (however described)
- Chief Executive Officer of a Commonwealth Court
- Clerk or Judge of a court
- Magistrate
- Registrar, or Deputy Registrar, of a Court.

### Accounting and Taxation Services

- Fellow of the National Tax Accountants' Association
- Member of Chartered Secretaries & Administrators
- Member of the Association of Taxation and Management Accountants
- Member of the Chartered Accountants Australia and New Zealand, the Australian Society of Certified Practising Accountants or the National Institute of Accountants.

### Defence and Protection Services

Member of the Australian Defence Force who is:

- An Officer; or Non-commissioned Officer within the meaning of the Defence Force Discipline Act of 1982 with 2 or more years of continuous service; or A Warrant Officer within the meaning of the Act
- Police Officer
- Sheriff or Sheriff's Officer.

### Other Services/Roles

- Marriage celebrant registered under Subdivision C of Division 1 of Part 4 of the Marriage Act 1961
- Member of Engineers Australia, other than at the grade of student
- Member of:
  - The Parliament of the Commonwealth; or
  - The Parliament of the State; or
  - A Territory legislature, or
  - A Local Government Authority of a State or Territory
- Minister of religion registered under Subdivision A of Division 1 Part 4 of the Marriage Act of 1961
- Notary Public
- Member of the Australasian Institute of Mining and Metallurgy
- Teacher employed on a full-time basis at a school or tertiary education institution.

### Approved Overseas Certifiers

- Employee of the Australian Trade Commission who is in a country or a place outside Australia; and under paragraph 3 (d) of the Consular Fees Act of 1955; and exercising his or her function in that place
- Employee of the Commonwealth who is in a country or a place outside of Australia and authorised under a paragraph 3 (c) of the Consular Fees Act 1955; and exercising his or her function in that place
- Australian Consular Officer or Australian Diplomatic Officer (within the meaning of the Consular Fees Act 1955)
- A person authorised as a notary public in a foreign country.



**Please send the completed form along with original certified copies of applicants identifications to:**

Australian Unity Bank  
Reply Paid 1801, Melbourne VIC 3001  
(No stamp is required)



### Email

[bankingsupport@australianunity.com.au](mailto:bankingsupport@australianunity.com.au)

## Contact us

**1300 790 740**  
**[australianunity.com.au](http://australianunity.com.au)**

# Tax Residency Information – Individual Form

Please: Use **BLOCK** letters and a black or blue pen to complete this Form.

- Indicate using an 'X' where appropriate. If a section does not apply to you, please indicate using 'N/A'.
- Your personal information will be collected, used and disclosed by us in accordance with our Privacy Policy and in accordance with the law. You can obtain a copy of our Privacy Policy via our website [australianunity.com.au/privacy-policy](http://australianunity.com.au/privacy-policy) or by telephone 1300 790 740.
- Individuals and Sole Traders to complete this form. Entities to complete the CRS Entity Declaration form available from our website.

## Customer tax information (Individuals and Sole Traders only)

This section is designed to collect the tax status of an individual where this information has not previously been provided, the individual has been identified as a potential taxpayer of a country other than Australia or to provide updated information about tax residency for an individual.

Complete one form for each individual.

**PLEASE NOTE:** You may be treated as being a non-Australian taxpayer if the requested information is not provided.

## Customer

### Step 1.1 Personal details

Title	<input type="checkbox"/> Mr	<input type="checkbox"/> Mrs	<input type="checkbox"/> Ms	<input type="checkbox"/> Miss	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"/>
Surname	<input type="text"/>														
Given name(s)	<input type="text"/>														
Occupation	<input type="text"/>														
Email	<input type="text"/>														
Home phone	<input type="text"/>														
Work phone	<input type="text"/>					Mobile	<input type="text"/>								

### Step 1.2 Residential address (PO Box is NOT acceptable)

Unit	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Street number	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Street name	<input type="text"/>										
Suburb	<input type="text"/>							State	<input type="text"/>		
Postcode	<input type="text"/>			Country (if not Australia)	<input type="text"/>						

### Step 1.3 Mailing address (if different from residential address)

Unit	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Street number	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Street name	<input type="text"/>										
Suburb	<input type="text"/>							State	<input type="text"/>		
Postcode	<input type="text"/>			Country (if not Australia)	<input type="text"/>						

### Step 1.4 Tax status

Tax Residency rules differ by country. Whether you are a tax resident of a particular country is often (but not always) based on the amount of time you spend in a country, the location of your residence or place of work. For the US, tax residency can be as a result of citizenship or residency.

If you have any questions on how to define your tax residency status, please visit the OECD website ([oecd.org](http://oecd.org)) or speak to a professional tax adviser as we are not allowed to give tax advice.

Answer **both** tax residency questions:

Are you a tax resident of Australia? ☐ Yes ☐ No

Are you a tax resident of another Country? ☐ Yes ☐ No

If you are a tax resident of a country other than Australia, provide your Tax Identification Number (TIN) or equivalent below. If you are a tax resident of more than one country, list all relevant countries below.

1	Country	<input type="text"/>	TIN	<input type="text"/>	If no TIN, list reason A, B, or C	<input type="text"/>
2	Country	<input type="text"/>	TIN	<input type="text"/>	If no TIN, list reason A, B, or C	<input type="text"/>
3	Country	<input type="text"/>	TIN	<input type="text"/>	If no TIN, list reason A, B, or C	<input type="text"/>

**Reason A** The country of tax residency does not issue TINs to tax residents

**Reason B** You have not been issued with a TIN.

Please explain why.

**Reason C** The country of tax residency does not require the TIN to be disclosed

If you are a tax resident of more countries, please cross this box ☐ re-print this page and provide the additional details.

### Step 1.5 Declaration and signature

By completing and signing this declaration I certify that:

- The information I have provided is true and correct.
- I have provided my tax residency status, including all countries which I am a tax resident and the respective TIN.
- I will inform you within 30 days of any change in circumstances which affect my tax residency status.
- I consent to the collection, use, storage and disclosure of my personal information in this form. Any personal information collected for the purposes of the Foreign Account Tax Compliance Act (FATCA) and the OECD Common Reporting Standard (CRS) will be:
  - Used for the purpose of meeting obligations under CRS and the Intergovernmental Agreement (IGA) between Australia and United States implementing the United States legislation known as FATCA; and
  - Used for other purposes relating to verification of our identity and to review and correct discrepancies in the information provided and recorded.
- I confirm that I have read Australian Unity's privacy policy and understand the terms and conditions surrounding the collection, use, storage and disclosure of my personal information.
- (if signing under a power of attorney) I declare that I have not received notice of revocation of that power.

Signature of Customer

Print name of Customer

Date //



#### Return by post

Australian Unity  
GPO Box 1801,  
Melbourne VIC 3001



#### Email

[bankingsupport@australianunity.com.au](mailto:bankingsupport@australianunity.com.au)

#### Contact us

**1300 790 740**  
**[australianunity.com.au](http://australianunity.com.au)**