Ernest was born at Erskineville on 24th December 1891, the eldest son of James Collins and Caroline Matilda Collins, nee Hundt. On his enlistment in E Company, AN&MEF he stated that he was an upholsterer with Grace Bros, single and gave his mother at "Uruga", Cameron St, Rockdale as his next of kin.

He returned from Rabaul and was discharged, term expired, on 18th Jan 1915 having completed 161 days service.

On 28th April 1915 he joined the AIF as part of the 6th Reinforcements for the 4th Battalion and left Sydney on 16th June aboard the KAROOLA. He was taken on strength by the battalion on Gallipoli on 4th August 1915 and was evacuated to Malta on 6th September aboard the DUNLUCE CASTLE with a severe attack of malaria. He spent time in All Saints' Hospital, Malta before being transferred to The City of London Hospital, Epsom. He was declared fit for service on 23rd Feb 1916 and rejoined his unit at Seraphim on 12th March 1916.

In France on 8th June 1916 he received a shell wound to the head and was evacuated back to the UK on the "St Denis" returning to his unit on 14th August. He was appointed Lance Corporal on 20th Jan 1917 and was wounded a second time on 19th April, this time with a gun shot wound to the elbow and was admitted to the 1st London General Hospital.

Upon discharge from hospital he was repatriated back to Australia aboard the BORDA leaving on 26th September and arriving home on 25th November 1917. He was discharged, medically unfit, on 19th March 1918 and granted a war pension.

Ernest's two younger brothers both served with the AIF. Roy, regimental number 2042, served with the 17th Battalion and was killed in action on 7th June 1917 and Henry Victor, regimental number 2146, served with the 1st Divisional Engineers, being wounded on Gallipoli and again in France before being sent home in 1916.

On 23rd August 1919, Ernest married Charlotte Hardy and when she died in Goulburn in 1932, he married Stella Adela Ponting in Newtown on 14th December 1933. At the time of this marriage he was a Sheriffs Officer in Cooma.

Ernest died in Rockdale in 1938.