



## State of Financial Position

Member Name  Member Number(s)

Relationship to Borrower(s)

## Personal Details

Title  Surname  Given Name(s)

### Postal Address

Unit/Floor/Street No.  Street  Suburb/Town  State  Postcode

### Residential Address

Unit/Floor/Street No.  Street  Suburb/Town  State  Postcode

Date commenced living at this address  Home ownership status (please tick)  
 Owner  Buying  Renting  Boarding  Living with parents

Previous address (if at current address for less than 3 years)

Home Phone No.  Work Phone No.  Mobile Phone No.

Email address  Drivers Licence Number  Date of Birth

Name of Spouse  Spouse's Member Number (if applicable)  Date of Birth

Drivers Licence Number  Spouse's Employer  Period of Employment

Name of nearest relative not living with you  Relationship  Telephone

Address

## Employment Details

Occupation (if self-employed, nature of business)  Employment status (please tick)  
 Full-time  Part-time  Casual  Self-Employed

Employer  Period of Employment with Current Employer  years  months

Previous Employer, and Period of Employment (if current is less than 3 years)

## Current Financial Commitments

	Full Name of Company	Fortnightly Payment	Balance Owing
Home Mortgage / Rent / Board		\$	\$
Second Mortgage		\$	\$
Car Loan		\$	\$
Personal Loans		\$	\$
Personal Loans		\$	\$
Retail Credit Accounts		\$	\$
Bank Loan		\$	\$
Credit Card		\$	\$
Credit Card		\$	\$
Credit Card		\$	\$
	<b>TOTAL</b>	<b>\$</b>	<b>\$</b>

## Current Assets

DESCRIPTION	VALUE
Property located at	\$
Motor Vehicle	\$
Model / Make	\$
Savings (Bank)	\$
Savings (Bank, Building Society etc.)	\$
Other Assets:	\$

### Do you have any application for a loan with (please tick):

The Bank which has not yet been paid to you?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Are you a member of any other Bank?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Is your spouse a member of any other Bank?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Are you now on Sick or Extended Leave?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>

## Income Details

INCOME PER FORTNIGHT	SELF	SPOUSE
Net wage after superannuation and tax	\$	\$
Other (details)	\$	\$
Other (details)	\$	\$
<b>Total Income</b>	\$	\$

## Privacy Notice

### Outline

This Privacy Notification sets out:

- why we collect and use your information
- how we collect and use your information
- what happens if you do not wish to provide us with information
- whether we provide your information to other entities
- the availability of our Privacy Policy
- when we can disclose certain information to a credit reporting body
- how a credit reporting body may use your information
- whether we disclose your information overseas and if so, where
- how you can contact us.

### Collection & use of your information

We collect and use your information to:

- provide you with membership benefits, financial services and products or information about those benefits, services and products
- provide you with information about financial services and products from third parties we have arrangements with
- conduct market and demographic research in relation to the products and services you and other members acquire from us
- establish your eligibility for a loan
- establish your capacity to repay a loan.

The law also requires us to collect and hold your information:

- for our register of members under the Corporations Act
- to verify your identity under the AML/CTF Act
- to assess your capacity to pay a loan under the National Consumer Credit Protection Act.

### How we collect your information

We will collect information about you and your financial position from you directly. When you apply for a loan, we will collect information about your credit history from a credit reporting body.

### How you can access your information

You can request access to your information at any time.

### What if you do not wish to provide us with information?

If you do not give us the information we require, we may not be able to admit you to membership or provide you with the financial service or product you have applied for.

### Providing your information to credit reporting bodies

The credit reporting body we disclose information to is Equifax (previously Veda).

If you do not make your repayments when they fall due or commit a serious credit infringement, we may disclose this to Equifax (previously Veda). Any information we provide to Equifax (previously Veda) will be included in reports provided to credit providers to help them to assess your creditworthiness.

You can ask Equifax (previously Veda) not to use your information for pre-screening of direct marketing by a credit provider. You can also ask them not to use or disclose your information if you reasonably believe that you have been or are likely to be a victim of fraud. Equifax's (previously Veda's) policy on the management of information is available at:

Website: [www.equifax.com.au](http://www.equifax.com.au).

Call: 1300 921 621

### Providing your information to other entities

We disclose your information to other entities. We only disclose your information as needed and as required by law. We can disclose your information to:

- entities that verify identity
- lawyers, conveyancers, accountants, brokers and agents who represent you
- contractors for statement printing and mail out, card and cheque production, market research or direct marketing
- affiliated product and service suppliers to provide information to you about their services and products
- credit reporting bodies and other financial institutions that have previously lent to you
- persons you use as referees
- for property loans – property valuers and insurers
- mortgage documentation service
- trustee and manager of securitised loan programs
- any proposed guarantor of a loan
- debt collection agencies, lawyers, process servers
- our auditors.

We will also disclose your information to law enforcement and government agencies as required by law.

### Our Privacy Policy

Our Privacy Policy is available at [www.policebank.com.au](http://www.policebank.com.au). The Policy contains information about:

- how you can access your information
- how you can seek correction of your information
- how you make a complaint and how we will deal with it
- in what overseas countries we are likely to disclose your information.

### Disclosure to overseas recipients

We may disclose your information to third parties that are based overseas for processing. These third parties are located in the United States of America.

### How to contact us

You can contact us:

- in person at one of our branches. Visit our website [www.policebank.com.au](http://www.policebank.com.au) for a list of branch locations.
- by calling us on 131 728.
- by email at [info@policebank.com.au](mailto:info@policebank.com.au).
- in writing to 25 Pelican Street, Surry Hills NSW 2010.

## Declaration

### Applicants' Declarations

By signing below, I/we (the applicant/s) confirm that:

- I/we understand that the Bank is the product issuer.
- All statements in my/our application are true, correct, complete and not misleading and I/we realise the Bank is relying on this.
- I/we are not a current bankrupt, discharged bankrupt or have any judgements or legal proceedings against me/us that I/we have not disclosed.
- I am/we are aware that by submitting this information, the Bank will conduct a credit report with Veda.
- I/we understand where the Bank incurs costs (such as valuations) in processing my/our application and if the application is rejected or withdrawn, I/we will still have to pay for the costs incurred by the Bank in processing the application and the Bank may debit any account I/we have with the Bank up to the value of the costs for this.

I/We also acknowledge that this application is not an agreement to lend and, if the Bank does approve my /our application, any loan offer by the Bank is subject to my/our acceptance and to my/our meeting the terms of the loan offer.

Name  Signature  Date

## Authorisation by Applicant(s) for Credit

Agreement to the Bank disclosing a report including a consumer credit report to a potential guarantor.  
(Section 18N(1) (bh) of the Privacy Act 1988).

To be completed by each applicant for credit to which the proposed guarantee applies.

I/We agree the Bank may give the proposed guarantor, whose signature is given above, a credit report containing information about me or us. This will be used for the purpose of the prospective guarantor deciding whether to act as a guarantor.

I/We understand that the information disclosed can include anything about my/our credit worthiness, credit standing, credit history or credit capacity that Banks are allowed to disclose under the Privacy Act, and includes a credit report.

I/We declare that the Bank may act upon this authority until it has received my/our written instructions to the contrary.

Signature (1)  Date  Signature (2)  Date