

Are you a Member? Yes No. On approval of this loan you will be required to become a Member of Police Bank or Customs Bank.

Loan Details

Member Number What type of loan do you require?
 Personal Loan Car Loan Home Loan Overdraft
 Amount Requested Purpose
 \$ Equity Maximiser Other

Member Details (Applicant 1)

Title Surname First Name Middle Name
 Date of Birth Preferred /Other name (if any)

Residential Address

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

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

Previous address (if at current address for less than 5 years)

Period of residency at previous address

Home phone Mobile phone Work phone Email

Drivers Lic No. Expiry Date

Marital status (please tick) Single Married De facto Separated Divorced Widowed

No. of dependents Age of dependents

Name of nearest relative not living with you Relationship

Telephone Address

Member Details (Applicant 2)

Title Surname First Name Middle Name
 Date of Birth Preferred /Other name (if any)

Residential Address

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

Home ownership status (please tick)

Owner Buying Renting Boarding Living with parents

Date commenced living at this address

Previous address (if at current address for less than 5 years)

Period of residency at previous address

Home phone

Mobile phone

Work phone

Email

Drivers Lic No.

Expiry Date

Marital status (please tick)

Single Married Defacto Separated Divorced Widowed

No. of dependents

Age of dependents

Name of nearest relative not living with you

Relationship

Telephone

Address

Employment Details (Applicant 1)

Occupation (if self-employed, nature of business)

Employer

Employer's Address

Registration / Employee number

(if applicable)

Employer's Telephone Number

Employment status (please tick)

Full-time Part-time Casual Self-Employed Length of service with current employer years months

Previous Employment Details (Applicant 1)

Occupation (if self-employed, nature of business)

Previous Employer (if with current employer for less than 5 years)

Previous Employer's Address

Period of Employment

Employer's Telephone Number

Employment status (please tick)

Full-time Part-time Casual Self-Employed

Employment Details (Applicant 2)

Occupation (if self-employed, nature of business)

Employer

Employer's Address

Registration / Employee number

(if applicable)

Employer's Telephone Number

Employment status (please tick)

Full-time Part-time Casual Self-Employed Length of service with current employer years months

Previous Employment Details (Applicant 2)

Occupation (if self-employed, nature of business)

Previous Employer (if with current employer for less than 5 years)

Previous Employer's Address

Period of Employment

From / / to / /

Employer's Telephone Number

Employment status (please tick)

Full-time Part-time Casual Self-Employed

Income Details (Applicant 1)

Net Salary after tax (please circle one)
(from your regular employer) \$ week / fortnight / month

Regular overtime and allowances \$ week / fortnight / month

Other income (rental income, second job) \$ week / fortnight / month

Total Income \$ week / fortnight / month

Income Details (Applicant 2)

Net Salary after tax (please circle one)
(from your regular employer) \$ week / fortnight / month

Regular overtime and allowances \$ week / fortnight / month

Other income (rental income, second job) \$ week / fortnight / month

Total Income \$ week / fortnight / month

**Please include current pay slips for each applicant and confirmation of other income.
If self-employed, please include three full years of financial statements**

Regular Expenses (for joint applications please include commitments for both applicants)

Existing mortgage, rent or board	Payable to	Address	Balance owing \$	Repayment \$	Per (circle one) week / fortnight / month
Personal Loan	Financial Institution	Branch	Balance owing \$	Repayment \$	Per (circle one) week / fortnight / month
Other Loans (details)	Financial Institution	Branch	Balance owing \$	Repayment \$	Per (circle one) week / fortnight / month
Credit Cards (Visa / Mastercard Bankcard / Other)	Financial Institution	Credit Limit \$	Balance owing \$	Repayment \$	Per (circle one) week / fortnight / month
Credit Cards (Visa / Mastercard Bankcard / Other)	Financial Institution	Credit Limit \$	Balance owing \$	Repayment \$	Per (circle one) week / fortnight / month
Store Cards	Details	Credit Limit \$	Balance owing \$	Repayment \$	Per (circle one) week / fortnight / month
Overdraft or Line of Credit	Financial Institution	Credit Limit \$	Balance owing \$	Repayment \$	Per (circle one) week / fortnight / month
Maintenance / Child Support	Details		Balance owing \$	Repayment \$	Per (circle one) week / fortnight / month
Private Health Insurance and/or Income Protection Insurance	Details			Payment \$	Per (circle one) week / fortnight / month
Private School Fees and/or Child Care Fees (out of pocket)	Details			Payment \$	Per (circle one) week / fortnight / month
Other Regular Expenses					
Total Commitments			\$		

continued over

Assets: what you own

Asset Details					
Motor Vehicle(s)	1.	Make	Model	Year	Estimated Value \$
	2.	Make	Model	Year	\$
Caravan/Boat/Trailer		Make	Model	Year	\$
Property	(a) Home	Address			\$
	(b) Investment	Address			\$
Savings / Term Deposits	Details				\$
Savings / Term Deposits	Details				\$
Shares / Other investments	Details				\$
Contents / Household goods	Details				\$
Other Assets	Details				\$
Total Assets					\$

Insurance: details of coverage

Motor Vehicle(s)	1.	Insurer	Type of Policy	Renewal Date / /	Insured Value \$
	2.	Insurer	Type of Policy	Renewal Date / /	Insured Value \$
Home		Insurer	Type of Policy	Renewal Date / /	Insured Value \$
Contents		Insurer	Type of Policy	Renewal Date / /	Insured Value \$
Valuables		Insurer	Type of Policy	Renewal Date / /	Insured Value \$
Other		Insurer	Type of Policy	Renewal Date / /	Insured Value \$

Home Loan Details

Only complete this section if you are applying for a home loan

Will you be living in the home?

Yes - Home loan No - Investment Home Loan

Are you buying your first home? Yes No

Is this a purchase or refinance? Purchase Refinance

Address of property to purchase (if known)

Postcode

Purchase Price

Who can we contact to access to property for valuation purposes (if required)?

Name: Phone: ()

Name of solicitor / conveyancer

Phone

Fax

Email (if known)

Funds available

Amount of this loan	\$
Net proceeds from sale of existing property	\$
Cash / Savings	\$
Gift	\$
Deposit Paid	\$
Other Funds	\$
Total Available	\$

Application Checklist

- 1. Have you and the second applicant (if applicable) completed all details and signed the declaration on the back?
- 2. Have you attached evidence of all sources of income including payslips, rent receipts or three years financial statements (if self-employed)?
- 3. Have you attached evidence of your current liabilities e.g. credit card statements, mortgage statements, tenancy agreement, payout figures?
- 4. Have you attached a current balance of savings?
- 5. One of Police Bank's staff will confirm your estimated current living expenses.

Including this information will reduce delays in the processing of this application.

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 Equifax (previously 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.

Applicant 1

Name

Signature

Date

Applicant 2

Name

Signature

Date

By signing this form, I/we apply to become a Member of Police Bank Ltd. I/We agree that this application and these declarations apply to all my/our accounts with the Bank.

Identity - I/we declare that I/we have or will provide proof of identity as required by law and the names listed in the application are the only names by which I/we are known

Constitution - I/we understand that Police Bank is a corporation and agree to be bound by its Constitution as altered from time to time I/we accept that this application must be approved by Police Bank's Board of Directors

I/We provide the \$10 guarantee required to become a Member of Police Bank

Application - I/we declare that all the information provided in this application is true, correct and not misleading; and acknowledge that Police Bank will rely on this information and may terminate the membership if it is not true, correct or is misleading

Product Information - I/we agree:

- to receive the Financial Services Guide (FSG) and other disclosure documents for any product electronically. I am aware that I can opt out of receiving these electronically at any time by calling 131 728 and requesting paper copies.
- that I/we should read the FSG before using a product and that I/we can and should save a copy.
- to be bound by the FSG and its terms and conditions and related conditions of use
- to obtain written confirmation of the opening or closing of any product available by calling 131 728
- that Police Bank may set off any debt I/we may owe the Bank against the credit balance of any of my/our accounts

Understanding - I/we acknowledge that I/we have been given the opportunity to ask questions about this application and have received satisfactory answers to my/our questions

Authorised Signatories - I/we have read the FSG regarding the operation of accounts by an ATO, and I/we agree that the authorised signatories identified in this application form are authorised to operate my/our accounts and I/we are responsible for all transactions completed by authorised signatories

Joint Members - We acknowledge that as joint Members we may open accounts and obtain products as individuals; and Police Bank may send me/us one copy of any notices or documents including account statements and variation notices

Tax File Number - It is optional to provide us with your TFN but if you do not do so, we will deduct tax from your interest earned at the highest personal income tax rate. For more information about TFNs see www.ato.gov.au. Companies may provide their ABN.

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
- how we deal with credit 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) policy on the management of information is available at: Website: 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
- our third party contractors or agents, such as SG Fleet Australia Pty Limited (SG Fleet) and Cage Security
- 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. 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 for a list of branch locations.
- by calling us on 131 728.
- by email at info@policebank.com.au.
- in writing to 25 Pelican Street, Surry Hills NSW 2010.

Privacy Policy Declaration (for shared commitments)

I _____ acknowledge that Police Bank is retaining my payslip on file for the purposes of this loan application

in the name of _____ and I have been informed where I can obtain a copy of the Bank's current Privacy Policy

(www.policebank.com.au for Police Bank Members and www.customsbank.com.au for Customs Members).

Name [Please print]

Date

Signature

Your Objectives and Requirements

This document forms part of your loan application.

Your responses are required to establish the correct credit product to best suit your needs.

Delays in you completing this form will result in delays in funding your loan.

Only complete the questions relating to the type of credit facility that you are applying for. If you are applying for a Home Loan - please complete the questions under 1. Mortgages. If you are applying for a Personal Loan, Car Loan, Overdraft or Credit Card - please complete the questions under 2. Personal Lending.

Preferred Features:

Feature/s:	Yes	No	Not Applicable	More information required	Comments
1. Mortgages:					
(To be completed for home loans only)					
1.1 Variable rate loan					
A) Do you want to make additional loan repayments, and be able to pay off the loan quickly?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
B) Do you want a variable interest rate where the interest rate and repayments may fluctuate?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
1.2 Fixed rate/repayments					
Is it important to have certainty about the interest rate and/or repayments for a fixed period of time?					
2 Year Fixed Rate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
3 Year Fixed Rate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
5 Year Fixed Rate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
1.3 Fixed and Variable					
Is it important to have a combination of both fixed and variable interest on your home loan?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
1.4 Principal and interest loan repayments					
Do you want to be able to reduce the balance of your loan with each repayment?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
1.5 Interest Only loan repayments					
Do you want to pay only the interest on the mortgage each month? (This will not reduce the balance of the loan). Note: Interest only repayments have potential risks associated. Since repayments to reduce the principal are not being made during the interest only period the full loan amount will still be due at the end of the interest only period and you will pay more in interest than if you selected principal and interest.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
1.6 Equity Home Loan					
Are you looking for an "All in one" line of credit style home loan?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
1.7 Re-Draw Facility					
Do you want access to additional repayment funds if required?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
1.8 Offset facility					
Do you want an offset savings account linked to your mortgage? (This can save you interest on your home loan)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
1.9 Loan Repayment Protection Cover					
Do you want to protect your loan repayments in the case of death, accident, sickness, disability, trauma, unemployment or a combination of separate covers?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
1.10 Want to be rewarded?					
Do you want a product that is part of the rewards program to reduce the fees and charges on general savings account transactions?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

Feature/s:	Yes	No	Not Applicable	More information required	Comments
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2. Personal Lending:

(To be completed for personal loan/car loan/credit card or overdraft)

2.1 Interest Free Days (Credit card only) Is it important to have interest free days?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
2.2 Set Repayments (Personal/Car loan only) Is it important to have an end term contract with set payments?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
2.3 Revolving Credit/Continuing Credit (Overdraft/credit card product only) Do you prefer to have access to funds available when you need them?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
2.4 Loan Repayment Protection Cover Do you want to protect your loan repayments in the case of death, accident, sickness, disability, trauma, unemployment or a combination of separate covers?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
2.5 Environmentally Friendly Car Loans Do you want to purchase an "Environmentally Friendly" car and receive a lower rate of interest?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

3. Other Information or other requirements

4. Future Changes

Do you know of any future changes in your ability to make repayments without financial difficulty? Yes No

If 'yes' what kind of changes are you expecting?

Temporary decrease in income Permanent decrease in income Anticipated large expenditure

How will you continue to make repayments?

Securing additional income Using savings My application reflects these changes

Reducing expenditure I will not be able to make the repayments without financial difficulty

I/we confirm that my/our objectives and requirements for the credit being applied for by me/us are as stated above

Applicant 1

Member Number

Member Name

Signature:

Date: / /

Applicant 2

Member Number

Member Name

Signature:

Date: / /