

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

Loan Details

Member Number Applicant One (if current member)

Member Number Applicant Two (if current member)

What type of loan do you require?

Personal Loan

Car Loan

Home Loan

Overdraft

Equity Home Loan

(not available for new business - increase in credit limit only)

Other _____

Amount/Limit Requested Purpose

\$

Are you applying for a:

New Loan

Top Up Existing Loan

Limit Increase

Home Loan Details

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

Will you be living in the property?

Yes - Home loan

No - Investment Home Loan

Are you buying your first home?

Yes

No

Is this a

Purchase

Refinance

Access Equity in Current Property

Address of property offered as security

Postcode

Purchase Price/Estimated Market Value

Secured by property being purchased

Other security property offered

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

Name: Phone:

Name of solicitor / conveyancer

Phone

Email (if known)

Details Applicant 1

Title

Surname

First Name

Middle Name/s

Date of Birth

Preferred /Other name (if any)

Residential Address

Unit/Floor/Street No.

Street

Suburb/Town

State

Postcode

Residential 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 2 years)

Date Commenced at Previous Address

Details Applicant 1 (continued)

Home phone Mobile phone Work phone

Drivers Lic No. Expiry Date Email

Marital status (please tick) Single Married Defacto Separated Divorced Widowed

No. of dependents Age of dependents

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

Residential status (please tick) Date commenced living at this address

 Owner Buying Renting Boarding Living with parents

Previous address (if at current address for less than 2 years)

Date commenced living at previous address

Home phone Mobile phone Work phone

Drivers Lic No. Expiry Date Email

Marital status (please tick) Single Married Defacto Separated Divorced Widowed

No. of dependents Age of dependents

Employment Details Applicant 1

Occupation (if self-employed, nature of business) Employer

Employer's Address

Employee number Employer's Telephone Number Gross Income per annum

(if applicable) \$

Employment (please tick)

Hours (select 1) **Status** (select 1)

 Full-time OR Part-time Permanent OR Casual OR Self-Employed

Date started with current employer

Previous Employment Details Applicant 1 (if with current employer for less than 2 years)

Occupation (if self-employed, nature of business)

Previous Employer

Previous Employer's Address

Period of Employment

Employer's Telephone Number

From to

Employment (please tick)

Hours (select 1)

Status (select 1)

Full-time OR

Part-time

Permanent OR

Casual OR

Self-Employed

Employment Details Applicant 2

Occupation (if self-employed, nature of business)

Employer

Employer's Address

Employee number

Employer's Telephone Number

Gross Income per annum

(if applicable)

\$

Employment (please tick)

Hours (select 1)

Status (select 1)

Full-time OR

Part-time

Permanent OR

Casual OR

Self-Employed

Date started with current employer

Previous Employment Details Applicant 2 (if with current employer for less than 2 years)

Occupation (if self-employed, nature of business)

Previous Employer

Previous Employer's Address

Period of Employment

Employer's Telephone Number

From to

Employment (please tick)

Hours (select 1)

Status (select 1)

Full-time OR

Part-time

Permanent OR

Casual OR

Self-Employed

Assets: what you own						
Asset Details					Estimated Value	Owned by Applicant
Property	(a) Owner Occupied	Address			\$	One Two
	(b) Investment	Address			\$	One Two
	(c) Investment	Address			\$	One Two
Motor Vehicle(s)	1.	Make	Model	Year	\$	One Two
	2.	Make	Model	Year	\$	One Two
Caravan/Boat/Trailer		Make	Model	Year	\$	One Two
Savings / Term Deposits		Institution			\$	One Two
Savings / Term Deposits		Institution			\$	One Two
Shares / Other investments		Details			\$	One Two
Contents / Household goods		Details			\$	One Two
Other Assets		Details			\$	One Two
Total Assets					\$	

Insurance: details of coverage					
Motor Vehicle(s)	1.	Insurer	Type of Policy Comprehensive 3rd Party	Renewal Date	Insured Value \$
		Insurer	Type of Policy Comprehensive 3rd Party	Renewal Date	Insured Value \$
Home Building	2.	Insurer		Renewal Date	Insured Value \$
Contents		Insurer		Renewal Date	Insured Value \$
Valuables		Insurer		Renewal Date	Insured Value \$
Other		Insurer	Type of Policy	Renewal Date	Insured Value \$

Funds Required if unsure please leave blank		Funds Available	
Purchase Price	\$	Savings	\$
Refinance Amount	\$	Deposit Paid	\$
Payout	\$	Gift (letter required)	\$
Cost of Construction	\$	Proceeds of Sale	\$
Stamp Duty	\$	Other Funds	\$
Legal Costs	\$	Other Funds	\$
LMI	\$	Other Funds	\$
Other	\$	This Loan	\$
Total Required	\$	Total Available	\$

NET INCOME - (After Tax)

Income (A)	Applicant One	Payment Frequency			Applicant Two	Payment Frequency		
		W	F	M		W	F	M
Salary - Permanent	\$	W	F	M	\$	W	F	M
Salary - Casual / Temp / Benefits	\$	W	F	M	\$	W	F	M
Self Employed	\$	W	F	M	\$	W	F	M
Taxable Pension	\$	W	F	M	\$	W	F	M
Rental Income	\$	W	F	M	\$	W	F	M
Interest	\$	W	F	M	\$	W	F	M
Commission/ Bonus	\$	W	F	M	\$	W	F	M
Dividends/ Annuities	\$	W	F	M	\$	W	F	M

Income (B)	Applicant One	Payment Frequency			Applicant Two	Payment Frequency		
		W	F	M		W	F	M
Pension	\$	W	F	M	\$	W	F	M
Superannuation Benefit	\$	W	F	M	\$	W	F	M
Child Support	\$	W	F	M	\$	W	F	M
Family Tax Benefit	\$	W	F	M	\$	W	F	M

EXPENSES

Regular Expenses - Accomodation (C)	Applicant		Remaining Term	Property Reference	Payable to	Balance Owing (\$)	Payment Amount (\$)	Payment Frequency		
	One	Two						W	F	M
Residential Rent/Board	One	Two						W	F	M
Existing Mortgage	One	Two		A				W	F	M
Investment Loan	One	Two		B				W	F	M
Investment Loan	One	Two		C				W	F	M
Other	One	Two						W	F	M
Other	One	Two						W	F	M
Other	One	Two						W	F	M

EXPENSES (continued)

Regular Expenses - Credit (D)	Applicant	Financial Institution	Credit Limit (\$)	Balance Owing (\$)	Payment Amount (\$)	Payment Frequency		
						W	F	M
Personal Loan	One Two					W	F	M
Other Loans (details)	One Two					W	F	M
Other Loans (details)	One Two					W	F	M
Credit Cards (Visa / Mastercard / Other)	One Two					W	F	M
Credit Cards (Visa / Mastercard / Other)	One Two					W	F	M
Credit Cards (Visa / Mastercard / Other)	One Two					W	F	M
Credit Cards (Visa / Mastercard / Other)	One Two					W	F	M
Store Cards	One Two					W	F	M
Charge Cards	One Two					W	F	M
Overdraft or Line of Credit	One Two					W	F	M
Total	Please tick if additional expenses are attached			\$				

Notes:

General Monthly Living Expenses (E)	Applicant One	Joint	Applicant Two
Utilities (Power, Gas, Water, Sewerage)	\$		\$
Communication (Telephone, Internet)	\$		\$
Clothing (Purchase of clothes)	\$		\$
Groceries - Food etc	\$		\$
Maintenance / Child Support	\$		\$
Health Care / Private Health Insurance	\$		\$
Insurance - Car, Home, Contents, Life, Income	\$		\$
Transport - Rego, Fuel, Fares etc	\$		\$
Personal Grooming & Other Personal Care Costs	\$		\$
Home - Rates and Strata fees	\$		\$
Rental Property Expenses (agent, strata, rates)	\$		\$
Private School	\$		\$
Child Care	\$		\$
Other expenses (please list below):	\$		\$
Total	\$		\$

Discretionary Monthly Variable Expenses (F)	Applicant One	Joint	Applicant Two
Leisure and Entertainment	\$		\$
Gambling	\$		\$
Movies/ Digital Entertainment	\$		\$
Hobbies / Gym	\$		\$
Restaurants/ Take Away	\$		\$
Holidays	\$		\$
Other expenses (please list below):	\$		\$
Total	\$		\$

Notes:

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 a credit bureau .

- 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.

Privacy Policy

Outline

This Privacy Notice 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:

- maintain the Bank's register of members
- confirm or verify your identity
- assess your application for a product or a service
- provide you with membership benefits, services and products or information about those benefits, services and products
- design, manage and price our membership benefits, services and products
- process payments
- maintain PayID registrations through the New Payments Platform addressing service
- provide you with information about services and products from third parties with which we have arrangements
- manage our relationship with you
- conduct market and demographic research in relation to the products and services you and other members acquire from us
- keep track of products or services you view on our website using cookies, if your settings allow it, so that we can send you information and advertising about those products or services
- establish your eligibility and capacity to repay a loan
- contact you to assist you to complete online applications you have started and not submitted. Personal information provided in these applications is destroyed after 90 days
- minimise risks and identify or investigate fraud and other illegal activities
- improve our service to you
- comply with laws, and assist government and law enforcement agencies
- manage our business.

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

- for our register of members under the Corporations Act (2001)
- to verify your identity under relevant legislation
- to assess your capacity to pay a loan under the National Consumer Credit Protection Act (2009).

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 service or product you have applied for.

Providing your information to credit reporting bodies

The credit reporting bodies we disclose information to include Equifax, Illion (Australia) Pty Ltd and Tasmanian Collection Service. If you do not make your repayments when they fall due or commit a serious credit infringement, we may disclose this to those credit reporting bodies. Any information we provide to the above credit reporting bodies will be included in reports provided to credit providers to help them to assess your creditworthiness.

You can ask the above credit reporting bodies 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. You are encouraged to view the privacy policies of these credit reporting bodies on their respective websites. Equifax: www.equifax.com.au/privacy, Illion: www.illion.com.au/privacy-policy, Tasmanian Collection Service: www.tascol.com.au/privacy/.

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 such as:

- entities that verify identity
- clearing, payment and credit card scheme providers
- our third party contractors or agents
- security entities that minimise risks and block suspicious behaviour
- lawyers, conveyancers, accountants, advisers, brokers and agents who represent you
- contractors who do some of our work for us, including 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 or insurers
- people who help us process claims – like assessors and investigators
- other banks and financial institutions – for example, if we need to process a claim for mistaken payment
- other people (like cardholders) using the same account
- service providers who we engage to provide service to members.

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 USA, Canada, Germany, India, New Zealand, the Philippines and the UK. Where we do this, we make sure there are arrangements in place to protect your information.

How to contact us:

- in person at one of our Branches. Visit our website www.policebank.com.au for a list of Branch locations
- by calling 131 728
- by info@policebank.com.au
- In writing to 25 Pelican Street, Surry Hills, NSW 2010.

Last updated: 14 January 2019

Application Checklist

I/we acknowledge you may require evidence of all sources of income including payslips, rent receipts or two years financial statements (if self-employed) & evidence of current savings.

I/we acknowledge you may require evidence of our current liabilities e.g. credit card statements, mortgage statements, tenancy agreement & payout figures for the past 90 days.

I/we agree to the Applicant Declaration and Privacy Notice above.

Applicant 1

Name _____ Date _____

Signature _____

Applicant 2

Name _____ Date _____

Signature _____

How to submit this application:

To submit this application, please follow these steps:

1. Save the completed PDF for your records. If you have printed and completed the application by hand, first scan or photograph all pages and save as a PDF.
2. Send your completed application back to your Branch, the Member Service Officer assisting with your loan enquiry or please call 131 728 for support.

Office Use Only

Where the application has been completed by a Bank Officer on behalf of the applicant(s), the following must be completed.

By signing below, I confirm that:

1. I have completed the application based on information provided to me by the applicant(s)
2. The applicant(s) agreed to the Declaration above
3. The applicant(s) have been provided with the Privacy Notice
4. The applicant(s) agreed to sign this application prior to any loan being funded.

Name of Bank Officer _____

Signature _____

Date _____