

## 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  Defacto  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)

(please circle one)

Net Salary after tax  
(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)

(please circle one)

Net Salary after tax  
(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					
<b>Total Commitments</b>			<b>\$</b>		

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				\$
<b>Total Assets</b>					<b>\$</b>

## 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 \$

continued over

## 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	\$
<b>Total Available</b>	<b>\$</b>

## 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 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

## 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 Veda.

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

You can ask 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. Veda's policy on the management of information is available at:

Website: [www.veda.com.au](http://www.veda.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](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.

## 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](http://www.policebank.com.au) for Police Bank Members and [www.customsbank.com.au](http://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
<b>1. Mortgages:</b>					
(To be completed for home loans only)					
<b>1.1 Variable rate loan</b>					
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"/>	
<b>1.2 Fixed rate/repayments</b>					
Is it important to have certainty about the interest rate and/or repayments for a fixed period of time?					
<b>2 Year Fixed Rate</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<b>3 Year Fixed Rate</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<b>5 Year Fixed Rate</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<b>1.3 Fixed and Variable</b>					
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"/>	<input type="checkbox"/>	
<b>1.4 Principal and interest loan repayments</b>					
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"/>	<input type="checkbox"/>	
<b>1.5 Interest Only loan repayments</b>					
Do you want to pay only the interest on the mortgage each month? (This will not reduce the balance of the loan). <b>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.</b>					
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<b>1.6 Equity Home Loan</b>					
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"/>	<input type="checkbox"/>	
<b>1.7 Re-Draw Facility</b>					
Do you want access to additional repayment funds if required?					
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<b>1.8 Offset facility</b>					
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"/>	<input type="checkbox"/>	
<b>1.9 Loan Repayment Protection Cover</b>					
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"/>	<input type="checkbox"/>	
<b>1.10 Want to be rewarded?</b>					
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"/>	<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)

<b>2.1 Interest Free Days</b> (Credit card only) Is it important to have interest free days?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<b>2.2 Set Repayments</b> (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"/>	
<b>2.3 Revolving Credit/Continuing Credit</b> (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"/>	
<b>2.4 Loan Repayment Protection Cover</b> 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"/>	
<b>2.5 Environmentally Friendly Car Loans</b> 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

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## 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:  /  /