

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  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)

## Income Details (Applicant 2)

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

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

**Regular overtime and allowances** \$  week / fortnight / month

**Regular overtime and allowances** \$  week / fortnight / month

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

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

**Total Income** \$  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 \$

## 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 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](http://www.ato.gov.au). Companies may provide their ABN.

I/We have read the Privacy Notice and am aware the Privacy Policy is available by visiting Police Bank's website.

I am/We are aware of the following:

I/We agree that Police Bank may send me marketing material on Police Bank and third party products from time to time. I understand that I/we may instruct Police Bank not to send any marketing material to me at any time by calling 131 728.

I/We authorise Police Bank to provide its relevant service providers:

- Any information provided by me/us in this document (including personal information).
- Any other information (including personal information) I/we may provide to Police Bank or which they may lawfully obtain about me where the provision of such information is required or allowed

by law. This includes the verification of personal information as required by the anti-Money Laundering and Counter-Terrorism Financing Act 2006.

### Privacy Notice

#### 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
- 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
- to verify your identity under relevant legislation
- 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 service or product you have applied for.

#### Providing your information to credit reporting bodies

- The credit reporting body we disclose information to is Equifax.

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

- You can ask Equifax 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 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 such as:

- entities that verify identity
- our third party contractors or agents
- 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](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. Where we do this, we make sure there are arrangements in place to protect your information.

#### How to contact us

You can contact us:

- in person at one of our Service Centres. Visit our website [www.policebank.com.au](http://www.policebank.com.au) for a list of Service Centre locations
- by calling 131 728
- by email [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.customersbank.com.au](http://www.customersbank.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"/>	
<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"/>	
<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"/>	
<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"/>	
<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"/>	
<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"/>	
<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"/>	
<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"/>	

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:  /  /