

Police Bank Ltd. 25 Pelican Street, Surry Hills NSW 2010 ABN 95 087 650 799 AFSL No 240018.

Applicants' Declarations

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

- I/we understand the Police Bank Ltd 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 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 know where the Bank incurs costs (such as valuations) in processing my/our application and the application is rejected or withdrawn, I/we will still have to pay for the costs incurred by the Bank in processing the application and the Bank may debit any account I/we have with the Bank up to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 offer by the Bank is subject to my/our signed acceptance and my/our meeting the terms of the offer.

Name	
Signature	
Date	

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. 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. 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 for a list of Service Centre locations
- by calling 131 728
- by email info@policebank.com.au
- In writing to 25 Pelican Street, Surry Hills NSW 2010.

Privacy Policy Declaration (for shared commitments)	
I _____ acknowledge that the Bank is retaining my payslip on file for the purposes of this loan application in the name of _____ and I have been informed as to 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 Bank Members).	
Name [Please print] _____	Date _____
Signature _____	

The product issuer is: Police Bank Ltd