

**Instructions**

1. For Credit Card applications or credit limit increases, please complete all sections.
2. For additional cardholder applications, please complete the Additional Cardholder Application Form.
3. Please complete the application form using capitals, black or blue ink only.



The product issuer is: **Police Bank Ltd**

25 Pelican Street, Surry Hills NSW 2010 ABN 95 087 650 799. AFSL/Australian Credit Licence No. 240018 Phone: 131 728 Email: info@policebank.com.au Website www.policebank.com.au

**1. Membership Details** please ✓ appropriate boxes

My existing Member / Client number is \_\_\_\_\_

I am a new Member

**2. Instructions**

1. I wish to apply for a Police Bank Visa Credit Card

2. I understand that to be eligible for a Police Bank Visa Credit Card

- I must be a Police Bank Member
- I am at least 18 years of age
- I am a permanent Australian resident
- I have a good credit rating

3. Please  one of the following:

- I would like to request a credit limit of: \$ \_\_\_\_\_
- I would like to increase my existing credit limit to: \$ \_\_\_\_\_

I understand my application is subject to your normal credit assessment and the credit limit may be approved lower than the requested amount.

**3. My Personal Details** please ✓ appropriate boxes

Title:  Mr  Mrs  Ms  Miss  Other (Specify) \_\_\_\_\_

Surname: \_\_\_\_\_

Given Names: \_\_\_\_\_

Residential address: \_\_\_\_\_

Postcode: \_\_\_\_\_

Email address: \_\_\_\_\_

Postal Address (if different): \_\_\_\_\_

Postcode: \_\_\_\_\_

Home no. ( ) \_\_\_\_\_ Mobile no. \_\_\_\_\_

Work no. ( ) \_\_\_\_\_ D.O.B. .... / .. / ..

Home Ownership status (please tick) Date commenced at this address  
 Owner  Buying  Renting  Boarding  Living with Parents  
 ..... / ..... / .....

Previous address (If less than 5 years): \_\_\_\_\_

Postcode: \_\_\_\_\_ How long at address: .... / .....

Marital status (please tick)  Single  Married  Defacto  Separated  Divorced  Widowed  
 No of Dependants: \_\_\_\_\_  
 Age of Dependants: \_\_\_\_\_

Drivers Licence number: \_\_\_\_\_ Expiry Date: .... / .. / ..

**4. Relatives Details**

**Relatives' details (below are the contact details of my nearest relative not living with me):**

Name of nearest relative: \_\_\_\_\_

Relationship to relative: \_\_\_\_\_

Address: \_\_\_\_\_

Home No. ( ) \_\_\_\_\_ Mobile No. \_\_\_\_\_

**5. Employment**

Employer: \_\_\_\_\_

Employer's address: \_\_\_\_\_

Postcode: \_\_\_\_\_

Occupation (if self-employed, name and nature of business): \_\_\_\_\_

Employer's Telephone Number: \_\_\_\_\_

Date Started: .... / .. / ..

Employment status (Please tick)  
 Full Time  Part-Time  
 Casual  Self-employed

Previous employer (if less than 3 years with current employer): \_\_\_\_\_

Employer's address: \_\_\_\_\_

Postcode: \_\_\_\_\_

Occupation: \_\_\_\_\_

Employer's phone number: ( ) \_\_\_\_\_

Period of Employment: From .... / .. / .. to .... / .. / ..

Employment status (please tick)  Full Time  Part-Time  Casual  Self-employed

**Please include current pay slips, confirmation of other income and evidence of current liabilities. If self-employed, please include three full year's financial statements.**

**6. Income**

Net Salary (after tax) from your regular employer \$ \_\_\_\_\_ Please Circle Wkly / Mthly / Fnghtly

Regular overtime, allowances \$ \_\_\_\_\_ Wkly / Mthly / Fnghtly

Other income (specify): \_\_\_\_\_ \$ \_\_\_\_\_ Wkly / Mthly / Fnghtly

\_\_\_\_\_ \$ \_\_\_\_\_ Wkly / Mthly / Fnghtly

**Total Income** \$ \_\_\_\_\_ Wkly / Mthly / Fnghtly

**7. Assets**

	Estimated Value
Motor Vehicle(s)	
Make: _____ Model: _____ Year: _____	\$ _____
Make: _____ Model: _____ Year: _____	\$ _____

Property: Home	
Address: _____	\$ _____
Property: Investment	
Address: _____	\$ _____

Savings/Term Deposits: \$ \_\_\_\_\_

Shares & other investments: \$ \_\_\_\_\_

Contents/Household goods: \$ \_\_\_\_\_

Other Assets: \$ \_\_\_\_\_

**Total Assets** \$ \_\_\_\_\_

## 8. Liabilities

Regular Expenses		Balance Owing	W/F/M Repayments
Existing mortgage, rent or board: Payable to: _____		\$ _____	\$ _____
Personal Loan/Car Loan: Financial Institution: _____		\$ _____	\$ _____
Credit Cards: Financial Institution: Type: _____	Limit \$ _____	\$ _____	\$ _____
Credit Cards: Financial Institution: Type: _____	Limit \$ _____	\$ _____	\$ _____
Store/Retail Cards: Type: _____	Limit \$ _____	\$ _____	\$ _____
Store/Retail Cards: Type: _____	Limit \$ _____	\$ _____	\$ _____
Other Loans: Financial Institution: _____		\$ _____	\$ _____

Regular Expenses	Balance Owing	W/F/M Repayments
Private Health Insurance and/or Income Protection Insurance: _____	\$ _____	\$ _____
Personal Loan/Car Loan: Financial Institution: _____	\$ _____	\$ _____
Private School Fees and/or Child Care Fees: _____	\$ _____	\$ _____
Maintenance / Child Support Payable to: _____	\$ _____	\$ _____
Personal Loan/Car Loan: Financial Institution: _____	\$ _____	\$ _____
Other Regular Expenses: _____	\$ _____	\$ _____
<b>Total Expenses</b>		<b>\$ _____</b>

## 9. Automatic Payment Request

please  appropriate boxes

Yes, I would like to have monthly automatic payments made to my Visa Credit Card from my Police Bank Account No. (please specify) \_\_\_\_\_ A/C Type (eg S1) \_\_\_\_\_

Please tick one of the following options listed below:

My minimum payment as shown on my statement.

Set monthly amount (please specify) \$ \_\_\_\_\_

Please note: The set monthly amount is to exceed the minimum payment required.

My full outstanding balance shown on my statement

OR

I will arrange payments myself.(eg. via internet banking, send cheque)

## 10. Additional Card (Optional)

Yes

Please request the Additional Cardholder Application to complete. We will need to verify the identity of the additional cardholder if they are not an existing member of Police Bank.

### 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

### Applicant's Declarations:

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

- I understand that the Bank is the product issuer.
- All statements in my application are true, correct, complete and not misleading and I realise the Bank is relying on this.
- I am not a current bankrupt, discharged bankrupt or have any judgements or

- 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

legal proceedings against me that I 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 acknowledge that this application is not an agreement to lend.
- Visa Credit Card Operation
- I acknowledge that you have notified

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.

**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 misleading**

me that you have terms and conditions governing the operation of the Visa Credit Card with you.

- I acknowledge that you may alter those Terms and Conditions from time to time.
  - I agree to be bound by your Visa Credit Card terms and conditions as altered from time to time by you.
- Product Disclosure Documents
- I agree to receive the Financial Services

Guide (FSG) for this via the Police Bank website or in brochure form.

- I understand that I should read the FSG before taking up any product and that I can download the FSG to my personal computer.
- I agree and understand written confirmation of the opening or closing of any product is available by calling 131 728.

### Signature of Applicant

Please print name: \_\_\_\_\_

X \_\_\_\_\_ SIGN HERE \_\_\_\_\_ Date / /

### 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 as to where I can obtain a copy of the Bank's current Privacy Policy (www.policebank.com.au).

Name [Please Print] \_\_\_\_\_

Signature \_\_\_\_\_ Date / /

## Your Objectives and Requirements

This document forms part of your credit card 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 credit card.**

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

#### 1.1 Interest Free Days

Is it important to have interest free days?

#### 1.2 Revolving Credit/Continuing Credit

Do you prefer to have access to funds available when you need them?

### 2. Other Information or other requirements

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### 3. 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:

## Key facts about this credit card

Correct as at 1 June 2015

This information sheet is an Australian Government requirement under the National Consumer Credit Protection Act 2009.

### Description of Credit Card

Product Name	Visa Credit Card
Minimum Credit Limit	\$1,000
Minimum repayments	\$5 or 2.5% (whichever is greater)
Interest on purchases	10.76% p.a
Interest free period	Up to 55 days
Interest of cash advances	10.76% p.a
Annual fee	\$30.00
Late payment fee	\$10.00

There may be circumstances in which you have to pay other fees. You can only be charged a fee for exceeding your credit limit if you separately agree to being charged that fee. A full list of current fees applicable to our credit card can be obtained from [www.policebank.com.au](http://www.policebank.com.au) (or [www.customsbank.com.au](http://www.customsbank.com.au) for Customs Members).

For more information on choosing and using credit cards visit the ASIC consumer website at [www.moneysmart.gov.au](http://www.moneysmart.gov.au)

The terms on which this credit card is offered can change over time. You can check if any changes have been made by visiting [www.policebank.com.au](http://www.policebank.com.au) (or [www.customsbank.com.au](http://www.customsbank.com.au) for Customs Members).

## Balance Transfer Request and Authorisation

### Transfer Details (the Credit Card/Store Account that you wish to transfer from)

I authorise the Police Bank Ltd to transfer the following amounts to my Visa Credit Card from the account described below in accordance with the Terms and Conditions of this Balance Transfer Request.

Account Name	Type of Account
<input type="text"/>	<input type="text"/>
Card/Account No.	<input type="text"/>
Amount to be transferred (\$ amount must be specified - min \$500)	\$ <input type="text"/>
Name of issuing organisation	<input type="text"/>
BPay biller number of issuing organisation	<input type="text"/>
BPay reference number of your card account	<input type="text"/>

### Balance Transfer Terms and Conditions

#### I acknowledge that:

- The Balance Transfer may take up to 7 days to process from the date the Bank receives my request.
- For new accounts, Balance Transfer requests will not be processed until I have activated my Visa Credit Card.
- I remain liable for any payments due under the account where my Balance Transfer has come from.
- Balance Transfers from other Bank accounts are not permitted and can only be made at the request of the primary cardholder of an Australian issued credit card account.
- Balance Transfers must be for at least \$500 and cannot take my S14 balance over 95% of the Credit limit.
- The Bank may refuse any Balance Transfer request.

### Declaration - I accept the Balance Transfer Terms and Conditions.

Signature of primary cardholder  Date  /  /

In order to close your other credit card account, please complete the following section which will be sent to your other institution.

**Please Close My Account** (Please tick)

Title  Mr  Mrs  Ms  Miss  Other (specify)

Surname  Given Names

The account number for the card to be closed

Name of financial institution/bank

I authorise you to close the above account. I have destroyed the above credit/charge card and any other card that has been issued in this account.

Date  /  /