

Credit Application

Please complete all relevant sections as omissions may cause delays.

Applicant Details:	<input type="checkbox"/> Individual Application <input type="checkbox"/> Joint Application <input type="checkbox"/> With a Guarantor
Applicant(s) Declaration:	Are all applicant(s) including guarantor(s) permanent residents of Australia? <input type="checkbox"/> Yes <input type="checkbox"/> No

CREDIT HISTORY		
1	Have you ever been bankrupt or had any financial judgements or legal proceedings against you? <i>If answered 'yes' please speak with lending officer before proceeding with application.</i>	App 1: <input type="checkbox"/> Yes <input type="checkbox"/> No
		App 2: <input type="checkbox"/> Yes <input type="checkbox"/> No
2	Are all of your current credit 'finance' commitments up to date? <i>If answered 'no' above, please provide details:</i>	App 1: <input type="checkbox"/> Yes <input type="checkbox"/> No
		App 2: <input type="checkbox"/> Yes <input type="checkbox"/> No
3	Are you a tax resident of a foreign country? <i>If you answered 'yes' to the above question, please provide your country of tax residency and your citizenship status. Please note you will need to provide your Tax Identification number to the lender as part of your application process.</i>	App 1: <input type="checkbox"/> Yes <input type="checkbox"/> No
		App 2: <input type="checkbox"/> Yes <input type="checkbox"/> No

The credit I/we are applying for is:
 For personal, household or domestic purpose
 For business purpose

Loan Type:	<input type="checkbox"/> Car Loan <input type="checkbox"/> Overdraft or Line of Credit	Amount to Borrow:
	<input type="checkbox"/> Home/Investment Loan <input type="checkbox"/> Business Loan	
	<input type="checkbox"/> Personal Loan <input type="checkbox"/> Other	
	<input type="checkbox"/> Credit Card	\$

Please provide us with any additional information that may help us understand what the loan purpose is:

(e.g. Address of property looking to purchase or vehicle description)

Borrowing Type:	<input type="checkbox"/> New Borrowings <input type="checkbox"/> Combined With Existing Borrowings
Fixed or Variable Loan:	<input type="checkbox"/> Security of a Fixed Loan <input type="checkbox"/> Flexibility of a Variable Loan Rate <input type="checkbox"/> Combination of Both
Term of Loan:	<input type="checkbox"/> Maximum Term or _____ Years
Repayment Options:	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> Other, please list:

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APPLICANT 1 – PERSONAL DETAILS		Member Number	
Surname		Preferred Title (Mr/Mrs/Ms/Miss/Master)	
First Name(s)		Middle Name(s)	
Date of Birth		Other names commonly known by	
Marital Status	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Defacto <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed		Drivers Licence no.
No. of Dependant Children		Ages of Dependant Children	
Home Phone		Work Phone	
Mobile		Email	
Residential Address			
Postal Address			
What month and year did you move into this address?			
Residential Status	<input type="checkbox"/> Boarding <input type="checkbox"/> Renting <input type="checkbox"/> Home Buyer <input type="checkbox"/> Home Owner <input type="checkbox"/> Other:		
Previous Residential Address <small>If under 3 years please complete your previous residential address</small>			
What month and year did you move into this address?			
Residential Status	<input type="checkbox"/> Boarding <input type="checkbox"/> Renting <input type="checkbox"/> Home Buyer <input type="checkbox"/> Home Owner <input type="checkbox"/> Other:		
Postal Address			
Applicant 1 – Employment Details			
Occupation		Employer	
Employer's Address			
Phone Number		Date Commenced	<small>If under 3 years please complete previous employment details section</small>
Gross Wage/Salary	\$	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> Annual <input type="checkbox"/> Other	
Current Work Status	<input type="checkbox"/> Full Time <input type="checkbox"/> Part Time <input type="checkbox"/> Casual <input type="checkbox"/> Dependent Spouse <input type="checkbox"/> Other		
Other Income Details			
Applicant 1 - Previous Employment Details		Occupation	
Employer		Date Commenced	Date Ceased
Previous Employer Address			
Applicant 1 – Contact Details of Nearest Relative not living with you			
Full Name			
Address			
Relationship		Phone Number	

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APPLICANT 2 – PERSONAL DETAILS		Member Number	
Surname		Preferred Title (Mr/Mrs/Ms/Miss/Master)	
First Name(s)		Middle Name(s)	
Date of Birth		Other names commonly known by	
Marital Status	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Defacto <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed		Drivers Licence no.
No. of Dependant Children		Ages of dependant children	
Home Phone		Work Phone	
Mobile		Email	
Residential Address			
Postal Address			
What month and year did you move into this address?			
Residential Status	<input type="checkbox"/> Boarding <input type="checkbox"/> Renting <input type="checkbox"/> Home Buyer <input type="checkbox"/> Home Owner <input type="checkbox"/> Other:		
Previous Residential Address <small>If under 3 years please complete your previous residential address</small>			
What month and year did you move into this address?			
Residential Status	<input type="checkbox"/> Boarding <input type="checkbox"/> Renting <input type="checkbox"/> Home Buyer <input type="checkbox"/> Home Owner <input type="checkbox"/> Other:		
Postal Address			
Applicant 2 – Employment Details			
Occupation		Employer	
Employer's Address			
Phone Number		Date Commenced	<small>If under 3 years please complete previous employment details section</small>
Gross Wage/Salary	\$	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> Annual <input type="checkbox"/> Other	
Current Work Status	<input type="checkbox"/> Full time <input type="checkbox"/> Part time <input type="checkbox"/> Casual <input type="checkbox"/> Dependent Spouse <input type="checkbox"/> Other		
Other Income Details			
Applicant 2 – Previous Employment Details		Occupation	
Employer		Date Commenced	Date Ceased
Previous Employer Address			
Applicant 2 – Contact Details of Nearest Relative not living with you			
Full Name			
Address			
Relationship		Phone Number	

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Assets - Please list all your Assets i.e. Real Estate, Vehicles (Car/Boat/Motorbike/Caravan), Contents, Cash Assets, Super/Shares				
Asset description include full description of asset e.g.: address for real estate, make/model/year for vehicle		Insured with	Value (\$)	Insured Value (\$)
Real Estate 1				
Real Estate 2				
Contents				
Vehicle 1				
Vehicle 2				
Cash Assets				
Superannuation				
Shares				
Other				
Other				
Total Assets (\$)				

Liabilities - List all Liabilities including Mortgages, Rent, Personal Loans, Overdrafts, Lease Facilities, Credit Cards, Store Accounts, Child Maintenance, Rental or Hire Accounts, Interest free facilities and business loans.						
Type of loan/credit facility	Applicant 1,2 Or Joint	Tick if Consolidating	Financial Institution or entity these funds are owed to	Amount of Borrowings (\$)	Monthly Repayment Amount (\$)	Credit Limit (if applicable) (\$)
Home Loan						
Rent						
Lease						
Investment Loan						
Personal Loan						
Credit Card						
Store Account						
Interest Free						
Child Maintenance						
Other						
Other						
Total Liabilities (\$)						

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LIVING EXPENSES					
Main Category	Sub Category	Expense (\$)	Frequency	Total Monthly (\$)	Will you still have this expense after the loan is funded? Y/N
Owner Occupied Property Expenses	Rates, Body Corporate/Strata				
	Utilities (Renting/Owner)				
	Maintenance				
Investment Property Expenses	Rates, Body Corporate/Strata & Land Tax				
	Utilities				
	Maintenance				
Insurances	Home/Contents/Landlord				
	Vehicle (Car, Caravan, Boat, Motorcycle)				
	Health Insurance				
	Life Insurance				
	Income Protection/Other				
Transportation Expenses	Registration				
	Petrol & Maintenance				
	Tolls/Taxi/Parking/Public Transport/Ride-share eg. UBER				
Groceries	Typical Supermarket – Food, Toiletries, Cleaning Products etc.				
Clothing & Other Personal Expenses	Clothing, Footwear, Buy Now/Pay Later Purchases, Cosmetics, Hairdressing, etc.				
Telephone/Internet/Media & Music Subscriptions	Phone/Internet/Mobile				
	Pay TV/Netflix/Stan/Spotify etc.				
Education	Private/Public Pre-School/School/Tertiary Fees, Books, Levies, Uniforms etc.				
Childcare	Daycare, OSHC/Holiday Care, Nannies				
Medical & Health	Doctor, Dental, Optical, Massage, Chiro, Pharmaceutical, etc.				
Recreation & Entertainment	Eating Out, Alcohol, Tobacco, Gambling, Social, Holidays, Sport, Gym Memberships				
Other	Birthdays, Union Subscriptions, Gifts, etc.				
				Grand total (\$)	\$

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PROTECTING YOUR LIFESTYLE AND ASSETS	
Do you have a CURRENT WILL in place?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
Do you have adequate LIFE INSURANCE ?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
Do you have adequate INCOME PROTECTION INSURANCE ?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
Do you have adequate HOME & CONTENTS INSURANCE ?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
If you answered 'no' or 'unsure' to any of the above questions, would you like us to arrange a referral for you to discuss your options? This may be as simple as a no obligation review of your existing cover.	<input type="checkbox"/> Yes <input type="checkbox"/> No

CHANGES TO YOUR CURRENT CIRCUMSTANCES	
Do you anticipate any changes to your income over the next 12 months?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
Do you anticipate any changes in your expenditure over the next 12 months?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
Do you anticipate any changes in your employment over the next 12 months?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
Provide additional notes	

RISK PROFILE	
Are you concerned about rising interest rates?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
Would you consider taking a fixed rate loan (either all fixed, or a split loan with part fixed and part variable)?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
If you answered 'yes' to any of the question above, would you consider Rate Lock?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure

Home Loan Fixed Rate Lock Option:	I/we will lock in my Fixed Rate Home Loan interest rate <input type="checkbox"/> Yes <input type="checkbox"/> No
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Fixed interest rates are subject to change without notice and may change between the time you apply for your loan and the date it settles. The Home Loan Fixed Rate Lock option allows you to lock in the rate quoted at time of application for up to 90 days after conditional approval until funding, on the terms and conditions set out below. If you are concerned about the rate rising and seek the assurance of knowing exactly what your repayments will be each month, then rate lock may be for you.

Home Loan Fixed Rate Lock terms and conditions:

- The locked-in fixed interest rate available is _____ %P.A. for _____ years ("the locked-in rate").
- If you lock in your rate, your loan application is approved and your loan is funded within the 90 days after the date of conditional approval ("the rate-lock period"), the interest rate will be fixed at no more than the locked-in rate, and for the period, set out above.
- If our fixed interest rates fall before your loan is funded, the interest rate will be fixed at whatever applicable lower fixed rate we are then offering.
- No rate-lock fee is payable by you if the loan is funded within 45 days after conditional approval, or if the loan is not funded.
- If the loan is funded more than 45 days after conditional approval, you must pay us a rate-lock fee which is \$600 or 0.15% of the amount of credit, whichever is the higher. The rate-lock fee is payable even if the rate-lock period has expired, there has been no change in our fixed interest rates, our fixed interest rates have fallen and the lower fixed rate is applied to your loan, you borrow a different amount than the amount you've applied for, or we agree, at your request, that the interest rate will be different from the locked-in rate (eg a variable rate).

Permission to obtain and disclose credit and personal information:

What information can be used and disclosed?

The Privacy Act allows Police Credit Union Ltd ('we', 'us', 'our') ACN 087 651 205 and other applicable persons to use and disclose personal information we collect about you when related to the primary purpose for which it was collected, and for related secondary purposes that you would reasonably expect. In connection with providing credit to you, personal information may include credit information, such as:

- details to identify you and verify your identity, such as your name, sex, date of birth, current and 2 previous addresses, your current and last known employer, and your driver's licence number

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- the fact that you have applied for credit and the amount or that we are a current credit provider to you, or that you have agreed to be a guarantor
- advice that payments previously notified as unpaid are no longer overdue
- information about your current or terminated consumer credit accounts and your repayment history
- payments overdue for at least 60 days and for which collection action has started
- in specified circumstances, that in our opinion you have committed a serious credit infringement
- the fact that credit provided to you by us has been paid or otherwise discharged, and
- other information about credit standing, worthiness, history or capacity that credit providers can disclose under the Privacy Act, including a credit report.

Your sensitive information (eg, membership of a professional or trade association) may also be disclosed where relevant to this application.

When and why do we obtain information?

Before, during or after the provision of our products and services to you, we may collect your personal information for the purpose of providing products and services to you and managing our business. When providing credit to you, this may include assessing your application for consumer or commercial credit or to be a guarantor for the applicant, assessing your credit worthiness, managing your loan or the arrangements under which your loan is funded or collecting overdue payments.

Some laws require us to obtain personal information about you before we provide you with particular products or services or process particular transactions in which you are involved – eg laws relating to anti-money laundering and counter-terrorism financing, consumer credit, taxation and real property transactions.

If you do not provide us with the personal information that we request, we may not be able to consider your application for credit or provide other services.

Who can give or collect information?

For the purpose of providing products and services to you and managing our business, we may give your personal information to:

- external service providers to us, such as organisations which we use to verify your identity, payment systems operators, mailing houses and research consultants
- insurers and re-insurers, where insurance is provided in connection with our services to you
- superannuation funds, where superannuation services are provided to you
- debt collecting agencies, if you have not repaid a loan as required
- our professional advisors, such as accountants, lawyers and auditors
- state or territory authorities that give assistance to facilitate the provision of home loans to individuals
- other credit providers and their professional advisors
- your representative, for example, lawyer, mortgage broker, financial advisor or attorney, as authorised by you, or
- government and regulatory authorities, if required or authorised by law.

In addition, in connection with providing credit to you, we and the Credit Providers mentioned below may:

- obtain a commercial and/or consumer credit report containing personal information about you from a credit reporting body
- obtain personal information about you from your employer and any referees that you may provide and disclose to them, for the purpose of verification, personal information you have provided to us which they could reasonably be expected to be able to verify,
- exchange credit information about you with each other, and
- exchange credit information about you with any credit reporting body and any other provider of credit to you named in your credit application or a credit report from a credit reporting body.

Credit Providers can mean:

- us
- our related companies
- any introducer, dealer or broker referred to in a loan application, and
- any agent or contractor of ours assisting in processing a loan application

Overseas disclosures

We may disclose your personal information to overseas recipients only where the information is collected using the member communication platform 'LivePerson' or for the purpose of complying with our reporting obligations under the Foreign Account Tax Compliance Act (which apply in relation to some customers with US connections). The countries where recipients of such information are likely to be based are the United States of America and the United Kingdom. However, if we do disclose this information outside Australia, we will do so on the basis that the information will be used only for the purposes set out in the Privacy Policy.

Important information about credit reporting bodies

If you apply for or hold any kind of credit with us, we may disclose information to a credit reporting body. That includes disclosing that you are in default under a credit agreement or have committed a serious credit infringement, if that is the case. Specifically, we may disclose information to or collect information from Equifax, whose privacy policy and contact details are at www.equifax.com.au

Credit reporting bodies collect credit information about individuals which they provide as credit reports to credit providers and others in the credit industry to assist them in managing credit risk, collecting debts and other activities.

You can also ask a credit reporting body not to use or disclose your personal information for a period if you believe on reasonable grounds that you have been or are likely to be a victim of fraud, including identity fraud.

Disclosure to insurers and guarantors

Lenders' mortgage and trade insurers

In connection with providing credit to you, a lenders' mortgage insurer or a registered trade insurer may obtain credit information about you from a Credit Provider or from a credit reporting body to assess whether to provide lenders' mortgage insurance to us in relation to an application for consumer credit, or whether to provide trade insurance to us in relation to an application for commercial credit.

Guarantors

In connection with providing credit to you, the Credit Providers may give a guarantor, or a person who is considering becoming a guarantor, credit information about you for the purpose of enabling the guarantor to decide whether to act as guarantor or to keep informed about the guarantee.

Personal information about third parties

You represent that, if at any time you supply us with personal information about another person (for example a referee), you are authorised to do so;

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and you agree to inform that person who we are, how to contact us, how to obtain our Privacy Policy, and that we will use and disclose their personal information for the purposes set out in this Permission and that they can gain access to that information.

Electronic verification

Under the AML/CTF Act, we can disclose your name, residential address and date of birth to a credit reporting body. The purpose of this disclosure is to ask the credit reporting body to assess whether the personal information disclosed matches (in whole or part) personal information about you held in their records (if any). This electronic verification process helps us to verify your identity.

The credit reporting body may prepare and provide us with an assessment by using the personal information about you and the names, residential address and dates of birth contained in its records about other individuals.

If you do not consent to us verifying your identity by electronic verification, we will provide you with an alternate verification process to identify you. If this is the case, please contact us on 1300 131 844 for further information.

Security, privacy policy, and marketing preferences

Security

We take all reasonable steps to ensure that all your personal information held by us (on our website or otherwise), is protected from misuse, interference and loss, and from unauthorised access, disclosure or modification.

Privacy Policy

Our Privacy Policy www.policecu.com.au provides additional information about how we handle your personal information. It sets out how you can ask for access to personal information we hold about you and seek correction of that information. It also explains how you can complain about a breach of the Privacy Act or the Credit Reporting Privacy Code, and how we will deal with your complaint. We will give you a copy of our Privacy Policy on request.

Marketing preferences

The Credit Providers may use, and share with each other, information about you to inform you about products and services (unless you ask us not to). The Credit Providers may do so even if you are on the Do Not Call Register.

Consent to electronic delivery of documents:

Does each Applicant consent to electronic delivery of documents relating to your application and credit?

Applicant 1	<input type="checkbox"/> Yes <input type="checkbox"/> No	Applicant 2	<input type="checkbox"/> Yes <input type="checkbox"/> No
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If "Yes" is selected, each Applicant consents to Police Credit Union providing documents to you by:

- sending them to you by email to the email address(es) you have provided to us; or
- making them available for you to download in internet banking and notifying you by email when they are available

The documents we may provide in this way are:

- communications and information we are required to give you;
- if we approve your application, your offer and credit contract (and you agree that we may 'sign' the contract electronically by inserting an electronic signature or simply by providing the document to you in one of the above ways, in which case it will be deemed to have been signed by us); and
- any other document relating to your credit contract, or to any other credit or deposit account you have with us, which the law allows us to provide to you in this way, including statements of account and notices.

If you provide your consent paper documents may no longer be provided to you, you must regularly check internet banking and/or emails for notification from us about documents, and you may withdraw your consent to us giving documents to you by electronic communication at any time.

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Applicant(s) Acknowledgement Declaration:			
<p>By completing this application, you acknowledge having read and understood this permission to obtain and disclose information. You authorise the persons and organisations named above to give and obtain the information in the ways specified above until the credit is repaid in full.</p> <p>I understand that this application is not a contract and that if it is approved PCU will make me an offer in writing. Fees & charges and Terms & Conditions for loans are available on request. I have read and understood Police Credit Union's Privacy Statement.</p> <p>I understand Police Credit Union will collect personal information from me as required by the Anti-Money Laundering and Counter Terrorism Financing Act 2006 (Cth) and that it may take steps to verify the personal information it has collected. I consent to the collection, use, handling, disclosure and verification of personal information as required by the Anti-Money Laundering and Counter Terrorism Financing Act 2006 (Cth).</p> <p>I understand that if I provide Police Credit Union with incomplete or inaccurate information that Police Credit Union may not be able to provide me with the products or services that I am seeking. I understand that Police Credit Union may reject and refund my application for Membership if I fail to declare all relevant information. I believe the above details to be true and correct. (It is an offence under the Anti-Money Laundering and Counter Terrorism Financing Act 2006 (Cth) to give false and misleading information).</p>			
Applicant 1 Name:			
Signature:		Date:	
Applicant 2 Name:			
Signature:		Date:	

Car / Personal Loan (required document list)			
Income:	<input type="checkbox"/> Two current payslips	<input type="checkbox"/> Rental Agreement (landlord)	<input type="checkbox"/> Centrelink statements
Expenses:	<input type="checkbox"/> Credit Cards <input type="checkbox"/> Interest free facilities	<input type="checkbox"/> Home Loans <input type="checkbox"/> Overdrafts	<input type="checkbox"/> Personal Loans <input type="checkbox"/> Rental purchase
Transaction History:	<input type="checkbox"/> Transaction account (3 most recent months) <input type="checkbox"/> Savings accounts (3 most recent months)		
Examples of additional documents that may be required:	<input type="checkbox"/> Rental Agreement (Tenant) <input type="checkbox"/> Sales invoice/letter from seller	<input type="checkbox"/> Current Registration Certificate <input type="checkbox"/> Other	<input type="checkbox"/> Certificate of Currency (Insurance)
Important Note: All documents presented must include clear identifiers (ie: full name, address, account number etc). Copies printed from your Internet Banking, such as transaction listings, may not include sufficient identifiers.			

Home Loan (required document list)			
Income:	<input type="checkbox"/> Two current payslips	<input type="checkbox"/> Rental Agreement (Landlord)	<input type="checkbox"/> Centrelink statements
Expenses:	<input type="checkbox"/> Credit Cards <input type="checkbox"/> Interest free facilities <input type="checkbox"/> Rental purchase	<input type="checkbox"/> Home Loans (6 most recent months) <input type="checkbox"/> Overdrafts	<input type="checkbox"/> Personal Loans (6 most recent months) <input type="checkbox"/> Rental Agreement (Tenant)
Transaction History:	<input type="checkbox"/> Transaction account (6 most recent months) <input type="checkbox"/> Savings accounts (6 most recent months)		
Examples of additional documents that may be required:	<input type="checkbox"/> Certificate of Currency (Insurance) <input type="checkbox"/> SA Water or Council Rates	<input type="checkbox"/> Property Purchase Contract <input type="checkbox"/> Other	<input type="checkbox"/> Discharge Authority
Important Note: All documents presented must include clear identifiers (ie: full name, address, account number etc). Copies printed from your Internet Banking, such as transaction listings, may not include sufficient identifiers.			