

Phone a Loan Privacy Information

NOTE: This must be read and oral consent obtained in conjunction with every application taken over the telephone.

Personal Information

Are you making a Single or Joint Application Single Joint

Member Details – Primary Joint

Member Name

Member Number

Member Details – Secondary Joint / ATO

Member Name

Member Number

Questions to member

Are you a permanent resident of Australia?

Yes No

Have you or your spouse ever been bankrupt or had any judgements or legal proceedings against you?

Yes No

If Yes, advise member that further information may be requested by the Lender

Is the purpose of the loan wholly or mainly for domestic, family or household purposes or to purchase or renovate a residential property for investment purposes?

Yes No

If Yes, proceed with consent below. If No, DO NOT proceed with phone application unless verbal consents for commercial credit are obtained.

I must advise you that we may collect personal information from you for the purpose of satisfying our legal obligations, and that may include but is not limited to obligations under the Financial Transaction Reports Act 1988 and the Anti-Money Laundering and Counter-Terrorism Financing Act 2006.

Under the Privacy Act 1988, I must also advise you that the Credit Union may give personal information about you to a credit reporting agency, but only limited kinds of information allowed by the Privacy Act. This includes:

- 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
- 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.

We also need your verbal consent to do certain things which will help us to process your application. We will need your consent in writing prior to the finalisation of the application.

Firstly, we would like to check personal information about you with other credit providers to you, so that we can:

- Assess your credit worthiness; and
- Assess your application for credit.

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Do you agree to this? (Member to say Yes or No)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<i>If No, refer to Manager</i>
Secondly, if there is an information file containing information on your commercial activities or commercial credit worthiness, which is held by a business which provides such information about people, we would like access to that file.		
Do you agree to this? (Member to say Yes or No)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<i>If No, refer to Manager</i>
Thirdly, do you agree that you are applying for finance by submitting this application and state that all particulars are true, complete and correct to the best of your knowledge?		
Do you agree to this? (Member to say Yes or No)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<i>If No, refer to Manager</i>
Finally, do you agree that Police Credit Union may obtain information from your employer, including the nature of your employment (full time, part time, casual or contract), your length of employment, your minimum hours & your rate of pay?		
Do you agree to this? (Member to say Yes or No)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<i>If No, refer to Manager</i>
Secured Lending Requirements When obtaining a secured lending product with Police Credit Union you are required to maintain an Insurance Policy on the secured property noting Police Credit Union as an Interested Party. We will require you to provide us a Certificate of Currency (Insurance) annually until the loan is repaid in full. Did you know Police Credit Union Offers Insurance? <input type="checkbox"/> - Please tick this box if you'd like a free no obligation Insurance quote		

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
If "Yes" is selected, each Applicant consents to Police Credit Union providing documents to you by: <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • 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.			

Borrower Name		Borrower Name	
Borrower Signature		Borrower Signature	
Date		Date	

Office Use Only – Must be completed			
Staff Name		OP ID	Date
My signature confirms that I have read this form in full to the IND/PJT Member:			
My signature confirms that I have read this form in full to the SJT Member			