

Personal/car loan and credit card application

How to lodge your application:

 loans@bankvic.com.au

 Visit a branch

Before proceeding with this application, we recommend that you read BankVic's Privacy Policy available at bankvic.com.au/privacy which sets out key information about why we're collecting your personal information, and how we use, disclose and secure it

Type of application: Personal loan Car loan Credit card Credit card limit increase

Your details

Applicant 1

Member no (If applicable)

Title Ms Miss Mrs Mr Dr
 Other

Surname

Given name/s

Date of birth / /

Residential address

Postcode Commencement of residence

Current residential status Renting/boarding Other

Previous address (If less than 3 years at above address)

Postcode Commencement of residence

Mailing address (If different than above address)

Email

Phone no

Applicant 1

Drivers licence no.

Marital status Single Married/de facto

No. of dependant/s Age/s of dependant/s

Are you a permanent resident of Australia? Yes No

Are you a citizen of a country other than Australia?
If yes, please list all countries of citizenship

Are you a resident for tax purposes of another country?
If yes, please state all countries where tax is applicable

I undertake to advise BankVic within 30 days of any change in circumstances which affects my tax residency status or where any information contained in this application is no longer correct.

Applicant 2 or Additional Cardholder

Member no (If applicable)

Title Ms Miss Mrs Mr Dr
 Other

Surname

Given name/s

Date of birth / /

Residential address

Postcode Commencement of residence

Current residential status Renting/boarding Other

Previous address (If less than 3 years at above address)

Postcode Commencement of residence

Mailing address (If different than above address)

Email

Phone no

Applicant 2

Drivers licence no.

Marital status Single Married/de facto

No. of dependant/s Age/s of dependant/s

Are you a permanent resident of Australia? Yes No

Are you a citizen of a country other than Australia?
If yes, please list all countries of citizenship

Are you a resident for tax purposes of another country?
If yes, please state all countries where tax is applicable

Loan options

Personal loan

Travel

Debt consolidation

Other

Car loan

Min \$10,000

Loan details

Total loan amount/credit limit \$

Credit limit increase \$

Is this loan predominantly or wholly for business or commercial purposes? Yes No

Preferred repayment term years

Preferred payment frequency weekly fortnightly monthly

Credit cards

Credit limit request \$

Credit limit increase \$

Credit card type

Low Rate Visa credit card (Min. \$1K)

Qantas Visa credit card (Min. \$5k) - For members of TPAV or VAU

Qantas Frequent Flyer Membership number¹

TPAV member number

VAU member number

¹You must be a Qantas Frequent Flyer program member to earn and redeem Qantas Points and your Qantas Frequent Flyer membership number must be linked to your BankVic Qantas Visa credit card account. Qantas points will be automatically credited to your Qantas Frequent Flyer account each month. If you do not have a current Qantas membership, you will need to apply for one. The Qantas membership is complimentary for BankVic Qantas Visa credit card applicants. You may apply for a Qantas membership at qantaspoints.com/bankvic. Membership is subject to the Qantas Frequent Flyer program terms and conditions, available at qantas.com/terms. The primary account holder may nominate an additional card holder however may only nominate one Qantas Frequent Flyer membership number, which must belong to the primary account holder, to receive Qantas points earned on the card account.

Employment details

Applicant 1

Occupation

Employment type Full time Part time Casual @ hours p/w

Self employed Other

Currently on probation? Yes No

Employer name

Employer address

Postcode Commencement date / /

Previous Employer name

Tenure

Applicant 2

Occupation

Employment type Full time Part time Casual @ hours p/w

Self employed Other

Currently on probation? Yes No

Employer name

Employer address

Postcode Commencement date / /

Previous Employer name

Tenure

About your financial situation. What do you earn?

Please tell us your annual earnings

Applicant 1

Annual gross income from main employment \$

Other income \$

Applicant 2

Annual gross income from main employment \$

Other income \$

What do you own?

Please list any of the assets held outside of BankVic

Asset	Description	Current value
Home	<input type="text"/>	<input type="text"/>
Vehicle/s	<input type="text"/> Year/Make <input type="text"/> Model <input type="text"/>	<input type="text"/>
Vehicle/s	<input type="text"/> Year/Make <input type="text"/> Model <input type="text"/>	<input type="text"/>
Savings	<input type="text"/>	<input type="text"/>
Shares	<input type="text"/>	<input type="text"/>
Superannuation	<input type="text"/>	<input type="text"/>
Household contents	<input type="text"/>	<input type="text"/>
Other assets or investments	<input type="text"/>	<input type="text"/>

What do you owe?

Please list the liabilities held outside of BankVic

Type of Finance	Description	Limit	Balance	Monthly instalment
Home loan	Remaining term (years)	\$	\$	\$
Investment loan		\$	\$	\$
Personal loans		\$	\$	\$
Car loans		\$	\$	\$
Credit cards/Store cards		\$	\$	\$
Credit cards/Store cards		\$	\$	\$
Other		\$	\$	\$
Other		\$	\$	\$

HECS / HELP / Study Debt

Yes No

What do you spend?

Please estimate your monthly costs of living

If you live in a shared arrangement, please indicate the % of your contribution toward total household expenses (if applicable).

Utilities Electricity, gas & water bills for your home

Amount per month: \$ % Household Share: %

Household Necessary expenses to run your home (eg rates, house and contents insurance, repairs & maintenance, owners corporate fees)

\$ %

TV & Communications Phone, internet & pay TV (Including Netflix)

\$ %

Groceries Typical supermarket shopping, including cleaning products, toiletries & food

\$ %

Clothing & personal care For example, clothing, shoes, haircuts, cosmetics and other personal care items

\$ %

Lifestyle Regular spending on entertainment & lifestyle (eg gym, travel, take away & eating out)

\$ %

Public transport & vehicle costs Costs of public transport and or vehicle (eg registration, insurance, servicing, petrol, tolls)

\$ %

Childcare Costs of childcare (after rebates)

Amount per month: \$

Education Private or public (School fees, uniform, books etc)

\$

Medical & health Dental, optical, pharmacy, regular doctor or hospital costs

\$

Other Insurances Health insurance, Life insurance, Income protection

\$

Investment property (eg Utilities, rates, insurance, owners corp, property management, maintenance etc)

\$

Other expenses Any other items not covered in the above categories

(eg. tax commitments and regular salary deductions)

\$

Any other additional expenses that may be relevant to your unique circumstances

(eg. child or spouse maintenance or support payments)

\$

Estimate of future household and utility expenses, post your new home loan

\$

Total expenses

\$

Expected change in financial position

Do you expect any significant change to your financial situation over the next three years that would adversely impact your ability to meet your loan repayments.

Yes No

If yes, what is the nature of the expected change?

Temporary decrease in disposable income (including overtime/shift allowances)

Permanent decrease in disposable income (including overtime/shift allowances)

Anticipated large expenditure

Please specify the nature of the expected change such as maternity leave, loss of employment, reduced working hours, retirement, full time study, carer responsibilities, medical treatment, end of interest free period etc.

How will you continue to make repayments?

Use existing savings

Securing additional income

My application reflects the changes

Reduce expenditure

Sale of asset/s

Other (please specify)

Insurance

I would like to protect my assets and would like to discuss this further with a staff member and arrange a no obligation quote.

Home Contents Motor vehicle Caravan/trailer Boat

Electronic correspondence

I consent to receive notices and other documents electronically and consent that upon giving this consent:

- Paper documents and notices may no longer be given;
- Electronic communication must be regularly checked for documents and notices;
- Notices and documents may be sent by email, or provide a notice in an email that documents are displayed on and can be retrieved from a website;
- I may withdraw my consent to the giving of notices and documents at any time; and
- I have facilities to enable us to print notices and documents sent to me electronically.

Declaration by Applicant. Please read before completing this form and sign below.

For new members only

I apply to be admitted to Police Financial Services Limited ABN 33 087 651 661 ('BankVic') as a shareholder member and understand \$10 per person will be debited to my account for the allotment of ten shares (\$1.00 each).

For all members

WARNING: Under the National Credit Code you may be liable to a criminal penalty if you make any false or misleading representation that is material to BankVic's decision to approve this application.

Why we collect and use your personal information

Police Financial Services Limited trading as BankVic ACN 087 651 661 (we, us, our) collects, uses, and discloses personal information about you for the primary purpose for which it was collected in order to provide you with products and services and to manage our business.

We may also use your information for reasonably expected and related secondary purposes.

Information we collect, use, and disclose

We collect and use your personal information before, during and after we provide products or services to you. When providing you credit this may include:

- Assessing your consumer or commercial credit application, including assessing your credit worthiness or your suitability to act as a guarantor;
- Managing your loan; and
- Collecting overdue payments.

Personal information collected, used, and disclosed may include 'credit information' such as:

- identity details, for example, your name, date of birth, sex, relationship status, current and former addresses, current and former employers, and your identity document image and number;
- that you have applied for credit, the amount, if we provided credit to you, or if you have agreed to be a guarantor;
- your financial hardship information;
- information about your current or closed credit accounts including repayment history;
- overdue payments by 60 days or more where collection action has commenced;
- information about unpaid payments including those that are no longer overdue;
- that in our opinion you have committed a serious credit infringement;
- if you have paid or discharged credit we have provided to you; and
- other relevant information about your credit standing, history and capacity, including information contained within a credit report.

We may be required by some laws to obtain certain information from you before we provide you a product or service or process certain transactions e.g. laws relating to consumer credit, taxation, anti-money laundering and counter-terrorism financing, and real property transactions.

If you do not provide us the personal information we require, we may not be able to provide you with products and services.

Disclosure of your personal information

In order to provide you with products and services and to manage our business, we may disclose your personal information to:

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

In addition to the above, when providing you with credit, we, along with our related companies, and where relevant, any mortgage broker, introducer, contractor or agent assisting us with your credit application, and any entity which we may use to manage or fund your loan such as a loan originator and the Reserve Bank of Australia (the **Credit Providers**), may:

- obtain a consumer and/or commercial credit report about you from a credit reporting body;
- obtain your personal information from your employer and/or any referees that you provide us; and disclose to them your personal information for the purpose of verification;
- exchange credit information about you with each other; and

- exchange credit information, including a credit report, about you with any credit reporting body or other credit provider to you that you have listed in your credit application.

Disclosure to insurers

If you apply for credit, a lenders mortgage insurer or trade insurer may obtain credit information about you from a credit provider or credit reporting body to assess whether to provide insurance to us in relation to your credit application.

Disclosure to guarantors

If you apply for credit, the credit provider may give your personal information to a guarantor, or an individual considering becoming a guarantor, for them to determine whether or not to act as a guarantor for you. The credit provider may provide ongoing credit information to a guarantor to keep them informed about your repayments and their liability.

Disclosure overseas

We do not disclose your personal information overseas, including your credit information, however, our third-party service providers may. If we do disclose your personal information outside Australia, we will only do this in compliance with our Privacy Policy.

Credit reporting bodies

Credit reporting bodies provide credit reports about individuals to credit providers and others eligible entities to assist them in managing their credit risk, collecting debts and for other credit activities.

We may disclose your information to a credit reporting body if you make an application for credit or have any type of credit with us, including, if you have committed a serious credit infringement or are in default.

We may disclose your information to, or obtain information from, the below credit reporting bodies whose privacy policies and contact details are available on their respective websites:

Equifax www.equifax.com.au If you have reasonable grounds to believe that you have been, or may be, a fraud victim, you can request a credit reporting body to not use or disclose your personal information for a period of time.

Credit reporting bodies provide a service called 'credit pre-screening' that credit providers can use to screen out individuals who do not meet certain criteria before sending marketing material about credit products or services. You can opt out from having your information used for this service by contacting the credit reporting bodies referred to above.

Third parties' personal information

If you provide us with information about another individual, such as your employer, you confirm that you are authorised to do so and agree to advise the individual of who we are, how to contact us, that we will use and disclose their personal information for the purposes in this privacy collection notice, that they are entitled to gain access to their information, and how they can obtain a copy of our Privacy Policy.

Marketing

We may use your personal information, even if you are on the Do Not Call Register, to keep you informed about our products and services and those of third parties, unless you instruct us not to.

Security of personal information

We take reasonable steps to protect the personal information we hold about you from misuse, interference, loss, unauthorised access, modification, or disclosure.

Consumer Data Right

The Consumer Data Right (CDR) gives you the right to access your personal information along with some other data. You can provide your consent to accredited third parties to access the CDR data we hold about you as well as consent to us accessing your CDR data held by another data holder.

For further information please see our Consumer Data Right Policy which is available on request or through the open banking page on our website.

Privacy Policy

Our Privacy Policy, which provides further information on how we manage your personal information, is available on request by calling 13 63 73 or at bankvic.com.au. It sets out how you can access and seek correction to your personal information along with how you can make a complaint about a breach of the Privacy Act or the Privacy (Credit Reporting) Code, and how we deal with complaints.

I consent to BankVic collecting, verifying (which may involve the government issued Identity document being checked with the document issuer), using and disclosing personal information provided by me as required pursuant to the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 and I understand it is an offence under that act to give false and misleading information, and that if I supply incomplete or inaccurate information BankVic may not be able to provide me with products or services.

I undertake to advise BankVic within 30 days of any change in circumstances which affects my tax residency status or where any information contained in this application is no longer correct.

For non-residents only

As a non-permanent resident of Australia, I consent to BankVic conducting a Visa Entitlement Verification Online enquiry and authorise the Department of Home Affairs to release the details of my residency status for the purpose of assessing this application.

Declarations. If you answer YES to any of the following please attach details.

1. Have you or your spouse ever been declared bankrupt? Yes No
2. Are there any unsatisfied judgements against you or any company of which either you or your spouse, are or any company of which either you or your spouse are or were a shareholder officer? Or are there any judgments, garnishees or other legal proceedings against you? Yes No
3. Are you a guarantor or indemnifier for the performance of another person(s) contract? Yes No
4. Have you applied for credit in any other name? Yes No
5. Are you in arrears with any of your creditors stated in Your Financial Situation? Yes No
6. Have you, or your spouse, ever been shareholders or officers of any company to which a manager, receiver, and/or liquidator has been appointed? Yes No
7. Are you, or are you a relative of, a Politically Exposed Person?
A Politically Exposed Person is an individual or immediate family member, or close associate of the individual who holds, or has held a prominent public position either domestically or internationally in a government body or an international organisation. Yes No

Privacy notice

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We may also use your information for reasonably expected and related secondary purposes.

Information we collect, use, and disclose

We collect and use your personal information before, during and after we provide products or services to you. When providing you credit this may include:

- Assessing your consumer or commercial credit application, including assessing your credit worthiness or your suitability to act as a guarantor;
- Managing your loan; and
- Collecting overdue payments.

Personal information collected, used, and disclosed may include 'credit information' such as:

- identity details, for example, your name, date of birth, sex, relationship status, current and former addresses, current and former employers, and your identity document image and number;
- that you have applied for credit, the amount, if we provided credit to you, or if you have agreed to be a guarantor;
- your financial hardship information;
- information about your current or closed credit accounts including repayment history;
- overdue payments by 60 days or more where collection action has commenced;

- information about unpaid payments including those that are no longer overdue;
- that in our opinion you have committed a serious credit infringement;
- if you have paid or discharged credit we have provided to you; and
- other relevant information about your credit standing, history and capacity, including information contained within a credit report.

We may be required by some laws to obtain certain information from you before we provide you a product or service or process certain transactions e.g. laws relating to consumer credit, taxation, anti-money laundering and counter-terrorism financing, and real property transactions.

If you do not provide us the personal information we require, we may not be able to provide you with products and services.

Disclosure of your personal information

In order to provide you with products and services and to manage our business, we may disclose your personal information to:

- external service providers, such as organisations which we use to verify your identity, payment systems operators, printing and mailing houses, research consultants, and information technology providers;
- our professional advisors, such as lawyers, accountants, and auditors;
- insurers and re-insurers, where insurance is provided in connection with our services to you;
- state or territory authorities that give assistance to facilitate the provision of home loans to individuals;
- other credit providers and their professional advisors;
- debt collecting agencies if you have not repaid a loan as required.

Acknowledgment

I declare that all the information contained in this application is true and correct.

WARNING: Under the National Consumer Credit Protection Act, you may be liable to a criminal penalty if you make any false or misleading representation that is material to BankVic's decision to approve this application.

By signing below, I declare that I have read and agree to be bound by the declarations contained above.

Applicant 1 signature

 / /

Date

Applicant 2 or Additional Cardholder signature

 / /

Date

We undertake to comply with the ePayments Code in our dealings with you. Fees and charges apply. Terms and conditions and information about interest rates and fees and charges are available on application or request.

Balance transfer

A balance transfer is when an amount owing on another Australian issued credit card is transferred to a BankVic credit card account following the submission and approval of the account holder's request to do so. I acknowledge that:

- BankVic may accept balance transfers of \$100 or more from credit cards issued by banks, other financial institutions and/or store cards.
- Only the account holder(s) (the Primary Cardholder(s)) of the account balance being transferred can request a balance transfer to a BankVic credit card account.
- A balance transfer and (if applicable) account closure request will only be processed once I activate my BankVic Visa credit card. Payments to nominated credit/store card issuer(s) will usually be made within 14 business days of BankVic receiving a balance transfer request.
- BankVic is not responsible for any delays in processing a request.
- Until the balance is transferred, I must continue to make payments on the nominated account(s) in accordance with the terms and conditions of those accounts.
- I am also responsible for paying any remaining balance, interest, fees and charges after the transfer. If the balance transfer is processed, it will appear on the next statement of account.
- BankVic reserves the right to refuse a balance transfer for any reason, including but

not limited to:

- the balance requested to be transferred relates to other BankVic loans or overdrafts;
- the balance requested to be transferred relates to credit cards and/or store cards issued outside Australia;
- the balance transfer will result in the balance of the card account reaching or exceeding 95% of its credit limit;
- if I am in default of the Visa credit card Conditions of Use; or
- if the credit and/or store card account(s) from which I wish to transfer a balance(s) is/are in default at the time BankVic receives this application.
- If the amount I wish to transfer will cause me to exceed the approved credit limit on my card account, BankVic may only transfer such amount so that the card account will reach 95% of its credit limit.
- Interest will be applied to the amount of the balance transfer starting from the date the balance transfer request is processed as there is no interest free period for balance transfers where the balance transfer is treated as a cash advance.
- BankVic will treat other balance transfers as cash advances.
- I should refer to the Visa credit card Conditions of Use for the full provisions on balance transfers.

I authorise BankVic to transfer the balance of the credit card/ store account listed below to my BankVic Visa credit card.

Card 1

Account name

Bank

Biller code

Account/card number

Exact amount to be transferred

Do you authorise BankVic to arrange to close this account? Yes No

Card 2

Account name

Bank

Biller code

Account/card number

Exact amount to be transferred

Do you authorise BankVic to arrange to close this account? Yes No