

Home or investment loan application

How to lodge your application:

 bankvic.com.au

 loans@bankvic.com.au

 Mobile banker appointment

 Visit a branch

 13 63 73

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.

Your details. Please complete your details

Applicant 1

Member No <small>(If applicable)</small>	<input type="text"/>
Title	<input type="checkbox"/> Ms <input type="checkbox"/> Miss <input type="checkbox"/> Mrs <input type="checkbox"/> Mr <input type="checkbox"/> Dr <input type="checkbox"/> Other <input type="text"/>
Surname	<input type="text"/>
Given name/s	<input type="text"/>
Gender	<input type="text"/>
Date of birth	<input type="text"/> / <input type="text"/> / <input type="text"/>
Drivers Licence no.	<input type="text"/>
Marital status	<input type="checkbox"/> Single <input type="checkbox"/> Married/De facto
No. of dependant/s	<input type="checkbox"/> Age/s of dependant/s <input type="text"/>
Residential Address	<input type="text"/> <input type="text"/>
Postcode	<input type="text"/> Commencement of residence <input type="text"/>
Current residential status	<input type="checkbox"/> Renting/boarding <input type="checkbox"/> Other <input type="text"/>
Previous Address <small>(If less than 3 years at above address)</small>	<input type="text"/> <input type="text"/>
Postcode	<input type="text"/> Commencement of residence <input type="text"/>
Mailing Address <small>(If different than above address)</small>	<input type="text"/> <input type="text"/>
Email	<input type="text"/>
Phone no	<input type="text"/>

Applicant 1

Where will you live once the loan is settled?

<input type="text"/>	Postcode <input type="text"/>
Are you a permanent resident of Australia?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you a citizen of a country other than Australia?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, please list all countries of citizenship	<input type="text"/>
Are you a resident for tax purposes of another country?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, please state all countries where tax is applicable	<input type="text"/>

Applicant 2

Member No <small>(If applicable)</small>	<input type="text"/>
Title	<input type="checkbox"/> Ms <input type="checkbox"/> Miss <input type="checkbox"/> Mrs <input type="checkbox"/> Mr <input type="checkbox"/> Dr <input type="checkbox"/> Other <input type="text"/>
Surname	<input type="text"/>
Given name/s	<input type="text"/>
Gender	<input type="text"/>
Date of birth	<input type="text"/> / <input type="text"/> / <input type="text"/>
Drivers Licence no.	<input type="text"/>
Marital status	<input type="checkbox"/> Single <input type="checkbox"/> Married/De facto
No. of dependant/s	<input type="checkbox"/> Age/s of dependant/s <input type="text"/>
Residential Address	<input type="text"/> <input type="text"/>
Postcode	<input type="text"/> Commencement of residence <input type="text"/>
Current residential status	<input type="checkbox"/> Renting/boarding <input type="checkbox"/> Other <input type="text"/>
Previous Address <small>(If less than 3 years at above address)</small>	<input type="text"/> <input type="text"/>
Postcode	<input type="text"/> Commencement of residence <input type="text"/>
Mailing Address <small>(If different than above address)</small>	<input type="text"/> <input type="text"/>
Email	<input type="text"/>
Phone no	<input type="text"/>

Applicant 2

Where will you live once the loan is settled?

<input type="text"/>	Postcode <input type="text"/>
Are you a permanent resident of Australia?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you a citizen of a country other than Australia?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, please list all countries of citizenship	<input type="text"/>
Are you a resident for tax purposes of another country?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, please state all countries where tax is applicable	<input type="text"/>

Loan details.

Loan amount required

Loan purpose Home Investment

Type of loan
Are you a First Home Buyer? Yes No
Will you need a family guarantee Yes No Not sure

Property purchase
 Refinance
 Construction
 Increase
 Other

If you are refinancing, describe the type and amount of your current loans

Type of loan/purpose
Lender
Amount
Type of loan/purpose
Lender
Amount

Requirements and objectives

Are you looking for a loan for a set period with regular principal and interest repayments? Yes No

Will the loan that you are applying for cover all your borrowing requirements? Yes No

What are your requirements and objectives for seeking refinance or debt consolidation? [You can tick more than one item.](#)

Better interest rate
 Consolidate debts
 Specific product features
 Dissatisfaction with existing lender's service or products
 Reduce overall commitments
 Reduce repayments

Other

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

Loan options

Standard Variable Term required (max 30 years)
 Fixed Min \$50k Fixed interest period

Interest only Variable
 Fixed Min \$50k Fixed interest period

Line of Credit Variable only
 Limit required or increase limit to

Important: If you are refinancing an existing loan you must consider the costs of doing this including any exit fees or break costs. It is important that you consider this when applying for your loan.

Employment details.

Applicant 1	Applicant 2
Occupation <input type="text"/>	Occupation <input type="text"/>
Employment type <input type="checkbox"/> Full time <input type="checkbox"/> Part time <input type="checkbox"/> Casual @ <input type="text"/> hours p/w <input type="checkbox"/> Self employed <input type="checkbox"/> Other <input type="text"/>	Employment type <input type="checkbox"/> Full time <input type="checkbox"/> Part time <input type="checkbox"/> Casual @ <input type="text"/> hours p/w <input type="checkbox"/> Self employed <input type="checkbox"/> Other <input type="text"/>
Currently on probation? <input type="checkbox"/> Yes <input type="checkbox"/> No	Currently on probation? <input type="checkbox"/> Yes <input type="checkbox"/> No
Employer name <input type="text"/>	Employer name <input type="text"/>
Employer address <input type="text"/>	Employer address <input type="text"/>
Postcode <input type="text"/> Commencement date <input type="text"/> / <input type="text"/> / <input type="text"/>	Postcode <input type="text"/> Commencement date <input type="text"/> / <input type="text"/> / <input type="text"/>
Previous Employer name <input type="text"/>	Previous Employer name <input type="text"/>
Tenure <input type="text"/>	Tenure <input type="text"/>

About your financial situation. What do you earn?

Please tell us your annual earnings

Applicant 1	Applicant 2
Annual gross income from main employment <input type="text" value="\$"/>	Annual gross income from main employment <input type="text" value="\$"/>
Other income <input type="text" value="\$"/>	Other income <input type="text" value="\$"/>

About your financial situation cont. What do you own?

Please list any of the assets held outside of BankVic

Asset	Description	Current value
Home		
Vehicle/s	Year/Make Model	
Vehicle/s	Year/Make Model	
Savings		
Shares		
Superannuation		
Household contents		
Other assets or investments		

What do you owe?

Please list any of the liabilities held outside of BankVic

Type of Finance	Description	Remaining term (years)	Limit	Balance	Monthly installment
Home loan			\$	\$	\$
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).

	Amount per month	% Household Share
Utilities Electricity, gas & water bills for your home	\$	%
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)	\$	%

	Amount per month
Childcare Costs of childcare (after rebates)	\$
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	\$

Security Details (if known)

Security Address

	Postcode

Fee authorisation To Police Financial Services Limited.

I/We agree to pay any fees incurred by Police Financial Services Limited ABN 33 087 651 661 Australian Credit Licence 240293 by such as Valuation, Title search fees, stamp duty, Titles Office registration fees, solicitors costs and any other expenses incurred in connection with this application, whether the application is approved or does not proceed.

Member no	
Type of Account (eg S1)	

Applicant 1 Signature	Date
Applicant 2 Signature	Date

Line of Credit Access services.

Applicant 1

- Link my existing Visa debit card
- Link a new Visa debit card

Applicant 2

- Link my existing Visa debit card
- Link a new Visa debit card

It is important that you read the terms and conditions in the General Information, Terms and Conditions booklet available from any branch of BankVic, on our website bankvic.com.au or by calling 13 63 73.

BankVic Visa credit card.

Credit card accounts are in individual names only. An additional cardholder is permitted. Joint accounts are not permitted. Minimum limit \$1,000. Information about our credit card is presented in an easy to understand Key Fact Sheet (KFS) which is available on our website. You can print the KFS, compare our credit card with those of others and call us on 13 63 73 with any queries.

I would like to apply for

- Visa Silver Credit Card \$1,000 (Minimum credit limit) Other
- Visa Gold Credit Card \$5,000 (Minimum credit limit) Other

Additional cardholder

- I would like an additional cardholder attached Yes No

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 home loan repayments, including any anticipated or known impact due to the COVID-19 pandemic?

- 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.

- Motor Vehicle Caravan/Trailer Boat

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

For new members only

I/We apply to be admitted to the Police Financial Services Limited ABN 33 087 651 661 ("BankVic") as a shareholder member and understand this requires a payment of \$10 per person to be allotted ten shares (\$1.00 each).

I/We agree to be bound by the Constitution of BankVic and pay all charges imposed or levied by BankVic in accordance with the Corporations Act and charges set from time to time in relation to the operation of my/our account/s and provision of services.

For all members

I/We have reviewed and read the BankVic Financial Services Guide, BankVic Terms & Conditions, and Fees and Charges available at bankvic.com.au together with all terms and conditions associated with the product I am applying for and agree to be bound by them.

I/We have read, understood and agree to BankVic's Privacy Policy available at bankvic.com.au/privacy.

I/We understand that I/we will be liable for any losses that may arise from failure to properly secure and protect any PINs, Access codes or passwords.

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

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.

I/We authorise BankVic to use and/or disclose my/our personal information to third parties associated with BankVic in accordance with its Privacy Policy for the sole purpose of considering this application and administering the products and services associated with this application

I/We consent to BankVic collecting, verifying, using and disclosing personal information provided by me/us as required pursuant to the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 and I/we understand it is an offence under that act to give false and misleading information, and that if I/we supply incomplete or inaccurate information BankVic may not be able to provide me/us with products or services.

I/We certify that information provided in this form regarding my/our tax residency status is true and correct. I acknowledge that my/our tax information may be provided directly or indirectly, to any relevant tax authority, including the Australian Tax Office and (if applicable) exchanged with tax authorities of another country or countries in which I/we may be resident for tax purposes pursuant to bilateral or multilateral agreements between governments to exchange financial account information.

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

I/We undertake to advise BankVic within thirty days of any change in circumstances which affects my/our tax residency status or where any information contained herein is no longer correct.

I/We consent to BankVic obtaining a credit report for the purposes of assessing my application.

For non-residents only

As a non-permanent resident of Australia, I/we consent to BankVic conducting a Visa Entitlement Verification Online enquiry and authorise the Department of Immigration and Citizenship to release the details of my/our residency status for the purposes only of assessing my/our eligibility to open an account and/or obtain finance.

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 will obtain a 'no obligation' free quote for home and contents insurance to support this application;
- 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.

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

- Have you or your spouse ever been declared bankrupt? Yes No
- 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
- Are you a guarantor or indemnifier for the performance of another person(s) contract? Yes No
- Have you applied for credit in any other name? Yes No
- Are you in arrears with any of your creditors stated in Your Financial Situation? Yes No
- 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
- 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

Acknowledgment.

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 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.