

Home or investment loan application

How to lodge your application:

 loans@bankvic.com.au

 Visit a branch

 13 63 73

Your details

Applicant 1

Member number <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 names	<input type="text"/>
Gender	<input type="text"/>
Date of birth	<input type="text"/> / <input type="text"/> / <input type="text"/>
Driver's licence no.	<input type="text"/>
Marital status	<input type="checkbox"/> Single <input type="checkbox"/> Married/De facto
No. of dependant/s	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 number	<input type="text"/>

Applicant 2

Member number <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 names	<input type="text"/>
Gender	<input type="text"/>
Date of birth	<input type="text"/> / <input type="text"/> / <input type="text"/>
Driver's licence no.	<input type="text"/>
Marital status	<input type="checkbox"/> Single <input type="checkbox"/> Married/De facto
No. of dependant/s	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 number	<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

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"/>

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.

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

Principal and Interest Variable Term required (max 30 years)

Offset Variable Term required (max 30 years)

704230- Offset Account Number (if known)

Fixed Min \$50k Fixed interest period

Interest only Variable

Fixed Min \$50k Fixed interest period

Important: If you're refinancing an existing loan it's important to consider the cost of any exit or break fees that may be charged by your current lender.

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?

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?

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

What do you owe?

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).

Utilities Electricity, gas & water bills for your home

Amount per month: \$ % Household Share: %

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

Amount per month: \$ % Household Share: %

TV & communications Phone, Internet & Pay TV (Including Netflix)

Amount per month: \$ % Household Share: %

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

Amount per month: \$ % Household Share: %

Clothing & personal care Clothing, shoes, haircuts, cosmetics and other personal care items

Amount per month: \$ % Household Share: %

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

Amount per month: \$ % Household Share: %

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

Amount per month: \$ % Household Share: %

Childcare Costs of childcare (after rebates)

Amount per month

\$

Education Private or Public (e.g. 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 (e.g. Utilities, rates, insurance, owners corp, property management, maintenance etc.)

\$

Other expenses Any other items not covered in the above categories (e.g. tax commitments and regular salary deductions)

\$

Any other additional expenses that may be relevant to your unique circumstances (e.g. 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 BankVic

I 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 number

Type of account (e.g. S1)

Applicant 1 signature

 / /

Date

Applicant 2 signature

 / /

Date

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

Low Rate Visa credit card \$1,000 (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?

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
 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 and contents Motor vehicle Caravan/trailer Boat

Privacy Notice and declaration

Privacy Notice

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;

Declaration by applicant cont.

- 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.

Declaration

For new members only

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

For all members

I consent to BankVic collecting, verifying (which may involve the government issued identity document being checked with the document issuer), using, and disclosing my personal information as required by the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 and I understand it is an offence under the Act to give false or misleading information.

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.

Electronic correspondence

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

- a. Paper documents and notices may no longer be given;
- b. Electronic communication must be regularly checked for documents and notices;
- c. 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;
- d. I may withdraw my consent to the giving of notices and documents at any time; and
- e. I have facilities to enable us to print notices and documents sent to me electronically.

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? Yes No
- 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.

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

Applicant 1 signature

/ /

Date

Applicant 2 signature

/ /

Date