

Loan Details

Member Number

Amount Requested \$

Purpose

What type of loan do you require? Personal Loan
 Car Loan Home Loan Overdraft Equity Maximiser
 Mortgage Reward Other

Member Details (Applicant 1)

Title Surname First Name Middle Name

Date of Birth Preferred /Other name (if any)

Residential Address

Unit/Floor/Street No. Street Suburb/Town

State Postcode

Home ownership status (please tick) Owner Buying Renting Boarding Living with parents

Date commenced living at this address

Previous address (if at current address for less than 5 years)

Period of residency at previous address

Home phone Mobile phone Work phone Email

Drivers Lic No. Expiry Date

Marital status (please tick) Single Married Defacto Separated Divorced Widowed

No. of dependents

Name of nearest relative not living with you Relationship

Telephone Address

Member Details (Applicant 2)

Title Surname First Name Middle Name

Date of Birth Preferred /Other name (if any)

Residential Address

Unit/Floor/Street No. Street Suburb/Town

State Postcode

Home ownership status (please tick)

Owner Buying Renting Boarding Living with parents

Date commenced living at this address

Previous address (if at current address for less than 5 years)

Period of residency at previous address

Home phone

Mobile phone

Work phone

Email

Drivers Lic No.

Expiry Date

Marital status (please tick)

Single Married Defacto Separated Divorced Widowed

No. of dependents

Name of nearest relative not living with you

Relationship

Telephone

Address

Employment Details (Applicant 1)

Occupation (if self-employed, nature of business)

Employer

Employer's Address

Registration / Employee number

(if applicable)

Employer's Telephone Number

Employment status (please tick)

Full-time Part-time Casual Self-Employed Length of service with current employer years months

Previous Employment Details (Applicant 1)

Occupation (if self-employed, nature of business)

Previous Employer (if with current employer for less than 5 years)

Previous Employer's Address

Period of Employment

Employer's Telephone Number

Employment status (please tick)

Full-time Part-time Casual Self-Employed

Employment Details (Applicant 2)

Occupation (if self-employed, nature of business)

Employer

Employer's Address

Registration / Employee number

(if applicable)

Employer's Telephone Number

Employment status (please tick)

Full-time Part-time Casual Self-Employed Length of service with current employer years months

Previous Employment Details (Applicant 2)

Occupation (if self-employed, nature of business)

Previous Employer (if with current employer for less than 5 years)

Previous Employer's Address

Period of Employment

From / / to / /

Employer's Telephone Number

Employment status (please tick)

Full-time Part-time Casual Self-Employed

Income Details (Applicant 1)

Income Details (Applicant 2)

Net Salary after tax
(from your regular employer) \$ week / fortnight / month (please circle one)

Net Salary after tax
(from your regular employer) \$ week / fortnight / month (please circle one)

Regular overtime and allowances \$ week / fortnight / month

Regular overtime and allowances \$ week / fortnight / month

Other income
(rental income, second job) \$ week / fortnight / month

Other income
(rental income, second job) \$ week / fortnight / month

Total Income \$ week / fortnight / month

Total Income \$ week / fortnight / month

**Please include current pay slips for each applicant and confirmation of other income.
If self-employed, please include three full years of financial statements**

Commitments (for joint applications please include commitments for both applicants)

Existing mortgage, rent or board	Payable to	Address	Balance owing \$	Repayment \$	Per (circle one) week / fortnight/ month
Personal Loan	Financial Institution	Branch	Balance owing \$	Repayment \$	Per (circle one) week / fortnight/ month
Other Loans (details)	Financial Institution	Branch	Balance owing \$	Repayment \$	Per (circle one) week / fortnight/ month
Credit Cards (Visa / Mastercard Bankcard / Other)	Financial Institution	Credit Limit \$	Balance owing \$	Repayment \$	Per (circle one) week / fortnight/ month
Credit Cards (Visa / Mastercard Bankcard / Other)	Financial Institution	Credit Limit \$	Balance owing \$	Repayment \$	Per (circle one) week / fortnight/ month
Store Cards	Details	Credit Limit \$	Balance owing \$	Repayment \$	Per (circle one) week / fortnight/ month
Overdraft or Line of Credit	Financial Institution	Credit Limit \$	Balance owing \$	Repayment \$	Per (circle one) week / fortnight/ month
Other (details)	Details		Balance owing \$	Repayment \$	Per (circle one) week / fortnight/ month
Maintenance (details)	Details		Balance owing \$	Repayment \$	Per (circle one) week / fortnight/ month
Total Commitments			\$		

continued over

Assets: what you own

Asset Details					
Motor Vehicle(s)	1.	Make	Model	Year	Estimated Value \$
	2.	Make	Model	Year	\$
Caravan/Boat/Trailer		Make	Model	Year	\$
Property	(a) Home	Address			\$
	(b) Investment	Address			\$
Savings / Term Deposits	Details				\$
Savings / Term Deposits	Details				\$
Shares / Other investments	Details				\$
Contents / Household goods	Details				\$
Other Assets	Details				\$
Total Assets					\$

Insurance: details of coverage

Motor Vehicle(s)	1.	Insurer	Type of Policy	Renewal Date / /	Insured Value \$
	2.	Insurer	Type of Policy	Renewal Date / /	Insured Value \$
Home		Insurer	Type of Policy	Renewal Date / /	Insured Value \$
Contents		Insurer	Type of Policy	Renewal Date / /	Insured Value \$
Valuables		Insurer	Type of Policy	Renewal Date / /	Insured Value \$
Other		Insurer	Type of Policy	Renewal Date / /	Insured Value \$

Home Loan Details

Only complete this section if you are applying for a home loan

Will you be living in the home?

Yes - Home loan No - Investment Home Loan

Address of property to purchase (if known)

Postcode

Purchase Price

Who can we contact to access to property for valuation purposes (if required)?

Name: Phone: ()

Name of solicitor / conveyancer

Phone

Fax

Email (if known)

Funds available

Amount of this loan	\$
Net proceeds from sale of existing property	\$
Cash / Savings	\$
Gift	\$
Deposit Paid	\$
Other Funds	\$
Total Available	\$

Application Checklist

1. Have you and the second applicant (if applicable) completed all details and signed the declaration on the back?
2. Have you attached evidence of all sources of income including payslips, rent receipts or three years financial statements (if self-employed)?
3. Have you attached evidence of your current liabilities e.g. credit card statements, mortgage statements, tenancy agreement, payout figures?
4. Have you attached a current balance of savings?

Including this information will reduce delays in the processing of this application.

Declaration

Applicants' Declarations

By signing below, I/we (the applicant/s) confirm that:

- I/we understand that the Credit Union is the product issuer.
- All statements in my/our application are true, correct, complete and not misleading and I/we realise the Credit Union is relying on this.
- I/we are not a current bankrupt, discharged bankrupt or have any judgements or legal proceedings against me/us that I/we have not disclosed.
- I am/we are providing the Privacy Consent and Acknowledgement set out below
- I/we understand where the Credit Union incurs costs (such as valuations) in processing my/our application and if the application is rejected or withdrawn, I/we will still have to pay for the costs incurred by the Credit Union in processing the application and the Credit Union may debit any account I/we have with the Credit Union up to the value of the costs for this.

I/We also acknowledge that this application is not an agreement to lend and, if the Credit Union does approve my /our application, any loan offer by the Credit Union is subject to my/our acceptance and to my/our meeting the terms of the loan offer.

Applicant 1

Name

Signature

Date

Applicant 2

Name

Signature

Date

Privacy Consent and Acknowledgement

By signing above, **I/we specifically acknowledge, agree and consent** to each of the things set out in the booklet "Privacy Guidelines" (a copy of which was given to me when I/we became a member of the Credit Union) and **as follows**:

1. **The Credit Union has informed me/us that the Credit Union may disclose limited information about me/us to a credit reporting agency.**
2. **The Credit Union may give personal information about me/us (including information about my/our commercial credit worthiness or my/our personal credit worthiness) to or obtain it from:**
 - **any credit reporting agency;**
 - any credit provider named in a credit report about me/us held by a credit reporting agency;
 - any guarantor or prospective guarantor of any obligation of mine/ours; or
 - any mortgage insurer or prospective mortgage insurer of any obligation of mine/ours;and it or they may use that information:
 - **to assess** my/our credit worthiness, **this application** for credit and their position in respect of it;
 - to manage my/our accounts and help me/us avoid credit defaults;
 - to notify defaults and collect any overdue payments; and
 - to investigate and respond to matters if the Credit Union or another believes a serious credit infringement has occurred in respect of me/us or my/our account**AND this applies whether this application is for commercial or personal credit or both.**
3. The Credit Union may also give personal information about me/us to or obtain it from:
 - any person authorised by me/us, such as my/our financial counsellor, broker, adviser or agent;
 - any proposed assignee of my/our debt or anyone participating in a loan securitisation program for the purpose of such a program.
 - any organisation that provides services to the Credit Union in respect of my/our account, such as mailing houses, collection agenciesin each case on a confidential basis they or the Credit Union may use that information:
 - to assess my/our or their position in respect of my/our account; and
 - for the purposes of providing administration, sales, marketing or other services in respect of my/our account; and
 - to determine whether I am/we are eligible to receive any benefits relating to my/our account or otherwise,

BUT if the information is relevant to my/our credit history, credit capacity, credit standing or credit worthiness, the Credit Union will not use the information unless the credit reporting requirements of the Privacy Act are satisfied.

4. If I/we give the Credit Union information about any third party, it is with their consent and I/we will tell the third party about the rights described in the brochure "Privacy Guidelines", which apply also to the third party's personal information.
5. My/our consents is given above remain in force until either my/our application is rejected or I/we repay the full amount owing to the Credit Union and close all my/our accounts with it.

This consent was first obtained verbally. After the **bold italicised words** were read over the phone **[to each applicant in turn]**, the applicant/s consented to them.

Staff Member Name

Signature

Privacy Policy Declaration (for shared commitments)

I _____ acknowledge that Police Credit Union is retaining my payslip on file for the purposes of this loan application for _____ and I have been informed as to where I can obtain a copy of the Credit Union's current Privacy Guidelines (www.pcu.com.au for PCU Members and www.customscu.com.au for Customs Members).

Name [Please print]

Date

Signature

Your Objectives and Requirements

This document forms part of your loan application.

Your responses are required to establish the correct credit product to best suit your needs.

Delays in you completing this form will result in delays in funding your loan.

Only complete the questions relating to the type of credit facility that you are applying for. If you are applying for a Home Loan - please complete the questions under 1. Mortgages. If you are applying for a Personal Loan, Car Loan, Overdraft or Credit Card - please complete the questions under 2. Personal Lending.

Preferred Features:

Feature/s:	Yes	No	Not Applicable	More information required	Comments
1. Mortgages:					
(To be completed for home loans only)					
1.1 Variable rate loan					
A) Do you want to make additional loan repayments, and be able to pay off the loan quickly?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
B) Do you want a variable interest rate where the interest rate and repayments may fluctuate?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
1.2 Fixed rate/repayments					
Is it important to have certainty about the interest rate and/or repayments for a fixed period of time?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
3 Year Fixed Rate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
5 Year Fixed Rate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
1.3 Fixed and Variable					
Is it important to have a combination of both fixed and variable interest on your home loan?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
1.4 Principal and interest variable rate loan					
Do you want to be able to reduce the balance of your loan with each repayment?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
1.5 Interest Only variable rate loan					
Do you want to pay only the interest on the mortgage each month? (This will not reduce the balance of the loan)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
1.6 Equity Home Loan					
Are you looking for an "All in one" line of credit style home loan?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
1.7 Re-Draw Facility					
Do you want access to additional repayment funds if required?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
1.8 Offset facility					
Do you want an offset savings account linked to your mortgage? (This can save you interest on your home loan)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
1.9 Loan Repayment Protection Cover					
Do you want to protect your loan repayments in the case of death, accident, sickness, disability, trauma, unemployment or a combination of separate covers?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
1.10 Want to be rewarded?					
Do you want a product that is part of the rewards program to reduce the fees and charges on general savings account transactions?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

Feature/s:	Yes	No	Not Applicable	More information required	Comments
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2. Personal Lending:

(To be completed for personal loan/car loan/credit card or overdraft)

2.1 Interest Free Days (Credit card only) Is it important to have interest free days?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
2.2 Set Repayments (Personal/Car loan only) Is it important to have an end term contract with set payments?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
2.3 Revolving Credit/Continuing Credit (Overdraft/credit card product only) Do you prefer to have access to funds available when you need them?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
2.4 Loan Repayment Protection Cover Do you want to protect your loan repayments in the case of death, accident, sickness, disability, trauma, unemployment or a combination of separate covers?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
2.5 Environmentally Friendly Car Loans Do you want to purchase an "Environmentally Friendly" car and receive a lower rate of interest?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

3. Other Information or other requirements

4. Ability to service loan

Is there anything in the foreseeable future that may impact on your ability to service the loan, and how would you manage this?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
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I/we confirm that my/our objectives and requirements for the credit being applied for by me/us are as stated above

Applicant 1

Member Number

Member Name

Signature:

Date:

Applicant 2

Member Number

Member Name

Signature:

Date:

The product issuer is: The Police Department Employees' Credit Union Limited