

Application for Home or investment loan



How to lodge your application:



Information about our credit card is presented in an easy to understand Key Fact Sheet (KFS) which is attached to this application. You can print the KFS, compare our credit card with those of others and call us on 13 63 73 with any queries.

YOUR DETAILS

Applicant 1

Member no
If applicable

Title Ms Miss Mrs Mr Dr

Surname

Given name/s

Date of birth

Drivers Licence no.

Marital status Single Married/De facto

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

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 Postcode

Phone number

Email address

Applicant 2

Member no
If applicable

Title Ms Miss Mrs Mr Dr

Surname

Given name/s

Date of birth

Drivers Licence no.

Marital status Single Married/De facto

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

Residential address
If different to applicant 1

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 Postcode

Phone number

Email address

Applicant 1

Where will you live once the loan is settled?

Postcode

Are you a permanent resident of Australia? Yes No

Are you a citizen of a country other than Australia? Yes No

If yes, please list all countries of citizenship

Are you a resident for tax purposes of another country? Yes No

If yes, please state all countries where tax is applicable

Applicant 2

Where will you live once the loan is settled?

Postcode

Are you a permanent resident of Australia? Yes No

Are you a citizen of a country other than Australia? Yes No

If yes, please list all countries of citizenship

Are you a resident for tax purposes of another country? Yes No

If yes, please state all countries where tax is applicable

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.

LOAN DETAILS

Loan amount required

Loan purpose Home Investment

Type of loan 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

Loan options

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

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

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

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

Occupation

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

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

ABOUT YOUR FINANCIAL SITUATION (CONTINUED)

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			\$	\$	\$

What do you spend?

Please estimate your monthly costs of living

Utilities Electricity, gas & water bills for your home

Amount per month
\$

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

\$

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 cards is presented in an easy to understand Key Fact Sheet which is attached to this application. You can print the Key Fact Sheet and compare our credit cards 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

INSURANCES

Yes I would like to protect my new asset with BankVic insurance through CGU Insurance Ltd.
BankVic will arrange a no obligation quote/s during the loan application process

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
 Permanent decrease in disposable income
 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)

DECLARATION BY APPLICANT

Please read before completing this form and sign below

Privacy Act

What information can be disclosed?

The Privacy Act 1988 (Cth) allows Police Financial Services Limited ABN 33 087 651 661 AFSL and Australian Credit Licence 240293 ('we', 'us', 'our', 'BankVic') and other applicable persons to disclose personal information about you when related to the primary purpose for which it was collected. In connection with providing credit to you, personal information may include credit information such as:

- 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, your repayment history and payments overdue for at least 60 days 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.

Personal information may include sensitive information (eg: membership of a professional or trade association, health information or religious affiliations) which may also be disclosed where relevant to the purposes for collecting it.

Why do we obtain information?

Before, during or after the provision of our products and services to you, we may obtain your personal information for the purpose of providing products and services to you and managing our business. When providing credit to you, this may include assessing your application for consumer or commercial credit or to be a guarantor for the applicant, assessing your credit worthiness, managing your loan or the arrangements under which your loan is funded or collecting overdue payments.

If you do not provide the requested personal information, BankVic may not be able to consider your application for credit or provide other services.

Who can give or obtain information?

For the purpose of providing products and services to you and managing our business, we may give information to:

- external service providers to us, such as organisations which we use to verify your identity, payment systems operators, printing and mailing houses, administrative and operational services and research consultants
- insurers and re-insurers, claims assessors and investigators where insurance is provided in connection with our services to you
- superannuation funds, where superannuation services are provided to you
- debt collecting agencies if you have not repaid a loan as required
- organisations involved in surveying or registering a security property or which otherwise have an interest in a security property
- our professional advisors, such as accountants, lawyers and auditors

DECLARATION BY APPLICANT (CONTINUED)

- information technology service providers including those who assist or support us with data storage and processing and software development
- state or territory authorities that give assistance to facilitate the provision of home loans to individuals
- other financial institutions, including other credit providers and their professional advisors
- organisations with who we have an alliance or agreement for the purpose of promoting our respective products or services and agents used by us and our business partners in administering such an alliance or agreement;
- your representative, for example, lawyer, mortgage broker, insurer, other financial institution, financial advisor or agent, your executor, your administrator, trustee, guardian or power of attorney, your employer, referees and other person as authorised by you or to the extent deemed necessary by BankVic in order to deliver any instruction you give us;
- law enforcement bodies or courts; or
- government and regulatory authorities, such as Australian Prudential Regulation Authority, Australian Transaction Reports and Analysis Centre and Australian Securities and Investments Commission, if required or authorised by or under Australian law.

BankVic and other credit providers may:

- obtain a commercial and consumer credit report containing information about you from a credit reporting body
- obtain personal information about you from your employer and any referees that you may provide
- exchange credit information about you with each other, and
- exchange credit information about you with any credit reporting body and any other provider of credit to you named in your credit application or a credit report from a credit reporting body.

Credit Providers can mean:

- us
- any introducer, dealer or broker referred to in the loan application
- any lenders' mortgage or trade insurer in the event that BankVic decides to obtain lenders mortgage insurance or trade insurance in relation to your loan application;
- any agent or contractor of ours assisting in processing the loan application, and
- other entities involved that may be involved in a securitisation arrangement which we use to fund your loan in the securitisation of your loan, including without limitation other credit providers and any loan originator.

Overseas disclosures

We will not disclose your personal information overseas. However our third party service providers may do. If we do disclose your information outside Australia, we will do so on the basis that the information will be used only for the purposes set out in this document.

Important information about credit reporting bodies

When you apply for or hold any kind of credit with us, we may disclose information to a credit reporting body. That includes disclosing that you are in default under a credit agreement or have committed a serious credit infringement, if that is the case. Specifically, we may disclose information to or collect information from Veda Advantage Limited ("Veda"), whose privacy policy and contact details are at www.veda.com.au.

Credit reporting bodies collect credit information about individuals which they provide as credit reports to credit providers and others in the credit industry to assist them in managing credit risk, collecting debts and other activities.

"Credit pre-screening" is a service for credit providers wishing to send direct marketing material about credit services. A credit reporting body uses information it holds to screen out individuals who do not meet criteria set by the credit provider. Credit reporting bodies must maintain a confidential list of individuals who have opted out of their information being used in pre-screening. To opt out of credit pre-screening, contact the credit reporting body, using the contact details on their websites, referred to above. You can also ask a credit reporting body not to use or disclose your personal information for a period if you believe on reasonable grounds that you have been or are likely to be a victim of fraud, including identity fraud.

Disclosure to insurers and guarantors Lenders' mortgage and trade insurers

In connection with providing credit to you, a lenders' mortgage insurer or a registered trade insurer may obtain a credit information report about you from a Credit Provider (such as BankVic) or from a credit reporting body (such as Veda) to assess whether to provide lenders' mortgage insurance to us in relation to an application for consumer credit, or whether to provide trade insurance to us in relation to an application for commercial credit.

Guarantors

In connection with providing credit to you, BankVic may give a guarantor, or a person who is considering becoming a guarantor, credit information about you for the purpose of enabling the guarantor to decide whether to act as guarantor or to keep informed about the guarantee.

Important information about lenders' mortgage or trade insurers

BankVic may elect to obtain lenders' mortgage insurance (LMI) when you apply for consumer credit or obtain trade insurance (TI) when you apply for commercial credit. Should BankVic decide to obtain either LMI or TI on your loan, the LMI or TI companies will obtain information about you from BankVic and might also share some of your personal information with BankVic, credit reporting bodies and others for the purposes of assessing whether to insure, or the risk of providing insurance to, BankVic and assessing the risk of you or any security provider defaulting on your obligations to BankVic, as well as any variation or claim under the insurance policy and other risk, internal management and compliance purposes. In this respect, these organisations may disclose your personal information to their related companies, service providers and advisers, credit reporting agencies, reinsurers and government and regulatory bodies.

The insurers may use your information for the following purposes:

- to decide whether to insure BankVic under an LMI or TI policy;
- to assess the risk of you defaulting on your obligations to BankVic;
- to assess the risk of a guarantor being unable to meet a liability arising under a guarantee;
- to administer and vary the insurance cover including for securitisation and hardship applications;
- to verify information that BankVic collects about you;
- to deal with claims and recovery of proceeds including, among other things, to enforce a loan in place of a lender if the LMI insurer pays out an insurance claim on your loan;
- for a mortgage or trade insurance purpose relating to you; and
- for any other purpose under the insurance policy the insurer issues to BankVic relating to your loan.

If you don't provide your information to BankVic it will not be possible for the insurer to process BankVic's request for LMI or TI.

Where permitted by the Privacy Act, insurers may disclose your personal information to organisations overseas including their related companies, reinsurers, service providers, (including but not limited to data consultants and IT Contractors), its agents, contractors and external advisers and government and other regulatory bodies. Overseas organisations may be required to disclose information shared with them under a foreign law. In those instances, the insurer will not be responsible for that disclosure.

The insurers may store your information in cloud or other types of networked or electronic storage and will take reasonable steps to ensure appropriate security arrangements are in place in relation to this storage. As electronic or networked storage can be accessed from various countries via an internet connection, it is not always practicable to know in which country your information may be accessed or held.

Should you wish to obtain details of the identity of the insurer of your loan and how to contact them, you should contact BankVic, who agrees to provide you with such details including where to access their privacy policy.

Personal Information about third parties

You represent that, if at any time you supply us with personal information about another person (for example a referee), you are authorised to do so; and you agree to inform that person who we are, how to contact us, how to obtain our Privacy Policy, and that we will use and disclose their personal information by going to our website or contacting us.

Anti-Money Laundering and Counter Terrorism-Financing Act 2006 (Cth) (AML/CTF Act)

It is an offence under the AML/CTF Act to give false and misleading information. BankVic collects personal information from you as required by the AML/CTF Act and may take steps to verify the personal information collected. In providing BankVic with this information you consent to the collection, use and disclosure of the personal information and understand that if incomplete or inaccurate the application may not proceed.

Electronic verification

Under the AML/CTF Act, we can disclose your name, residential address and date of birth to a credit reporting body. The purpose of this disclosure is to ask the credit reporting body to assess whether the personal information disclosed matches (in whole or part) personal information about you held in their records (if any). This electronic verification process helps us to verify your identity.

The credit reporting body may prepare and provide us with an assessment by using the personal information about you and the names, residential address and dates of birth contained in its records about other individuals.

If you do not consent to us verifying your identity by electronic verification, we will provide you with an alternate verification process to identify you. If this is the case, please contact us on 13 63 73 for further information.

Security, privacy policy, and marketing preferences

Security

We take all reasonable steps to ensure that all your personal information held by us, on our website or otherwise, is protected from misuse, interference and loss, and from unauthorised access, disclosure or modification.

DECLARATION BY APPLICANT (CONTINUED)

Privacy Policy

Our Privacy Policy is available on request by calling 13 63 73; by visiting a branch or on our website at bankvic.com.au. It provides additional information about how we handle your personal information. It sets out how you can ask for access to personal information we hold about you and seek correction of that information. It also explains how you can complain about a breach of the Privacy Act or the Credit Reporting Privacy Code, and how we will deal with your complaint. We will give you a copy of our Privacy Policy on request.

Marketing preferences

The Credit Providers may use, and share with each other, information about you to inform you about products and services (unless you ask us not to). The Credit Providers may do so even if you are on the Do Not Call Register.

Consequence of not providing your personal information

If the personal information requested is not provided, BankVic may not be in a position to provide the products or services requested.

ELECTRONIC CONSENT

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.

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

I declare that I have no other debts other than those listed on this application.

I declare that all information contained in this application is true and correct and I make this solemn declaration conscientiously believing the same to be true.

By signing this application, you acknowledge having read and understood this permission to obtain and disclose information. You authorise the persons and organisations named above to give and obtain the information in the ways specified above until the credit is repaid in full.

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

/ /

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.

Key Fact Sheet

KEY FACTS ABOUT THIS CREDIT CARD

Correct as at: 1 May 2018

This information sheet is an Australian Government requirement under the National Consumer Credit Protection Act 2009.

Description of credit card

Product name	Visa Silver credit card	Product name	Visa Gold credit card
Minimum credit limit	\$1,000	Minimum credit limit	\$5,000
Minimum repayments	Your Credit Card Schedule shows you how the minimum amount is calculated. Your monthly payments are calculated at 2.5% of your closing balance, or \$20, whichever is greater. You must also pay any past due or over limit amounts incurred. If your statement has a closing balance of less than \$20, your minimum payment is the closing balance.	Minimum repayments	Your Credit Card Schedule shows you how the minimum amount is calculated. Your monthly payments are calculated at 2.5% of your closing balance, or \$20, whichever is greater. You must also pay any past due or over limit amounts incurred. If your statement has a closing balance of less than \$20, your minimum payment is the closing balance.
Interest on purchases	Introductory rate 6.99%pa first six months then, 11.95%pa thereafter	Interest on purchases	Introductory rate 6.99%pa first six months then, 16.95%pa thereafter
Promotional interest rate	Introductory rate 6.99%pa first six months	Promotional interest rate	Introductory rate 6.99%pa first six months
Interest-free period	Interest free period of up to 44 days on purchases	Interest-free period	Interest free period of up to 55 days on purchases
Interest on cash advances	Visa cash advances are charged 11.95%pa interest on the cash advance component only	Interest on cash advances	Visa cash advances are charged 16.95%pa interest on the cash advance component only.
Balance transfer interest rate	If a Balance Transfer Offer applies, then the Annual Percentage Rate that applies for Balance Transfers (which is set out in the Credit Card Schedule), will apply to all Balance Transfers up until the expiry date that is set out in the Credit Card Schedule. After this expiry date has passed, the Unpaid Daily Balance that remain unpaid will be subject to the Annual Percentage Rate that applies for Non-Cash Transactions. 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.	Balance transfer interest rate	If a Balance Transfer Offer applies, then the Annual Percentage Rate that applies for Balance Transfers (which is set out in the Credit Card Schedule), will apply to all Balance Transfers up until the expiry date that is set out in the Credit Card Schedule. After this expiry date has passed, the Unpaid Daily Balance that remain unpaid will be subject to the Annual Percentage Rate that applies for Non-Cash Transactions. 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.
Annual fee	\$0	Annual fee	\$50
Late payment fee	\$15.00 - Late payment - debited on or after the day when an amount that is due for payment is not paid on or before its due date.	Late payment fee	\$15.00 - Late payment - debited on or after the day when an amount that is due for payment is not paid on or before its due date.

There may be circumstances in which you have to pay other fees. A full list of current fees applicable to this credit card can be obtained from www.bankvic.com.au

For more information on choosing and using credit cards visit the ASIC consumer website moneysmart.gov.au

The terms on which this credit card is offered can change over time. You can check if any changes have been made by visiting www.bankvic.com.au or by contacting us on 13 63 73.

Please retain this document.