

# Application for BankVic car loan, personal loan or overdraft



How to lodge your application:



bankvic.com.au



loans@bankvic.com.au



mobile banker appointment



Visit a branch



13 63 73

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.

## TYPE OF LOAN

Total loan amount/credit limit

Credit limit increase

Is this loan predominantly or wholly for business or commercial purposes?

 Yes  No

Preferred repayment terms  years (maximum term 5 years)

Preferred payment frequency  weekly  fortnightly  monthly

### Loan options/purpose

#### Personal loan

 Travel  
 Debt consolidation  
 Other – describe purpose  


#### Car loan

 Min \$10,000

#### Overdraft

Limit required   
 or  
 Increase limit to

Before proceeding with this application, we recommend that you read BankVic's Privacy Policy available at [bankvic.com.au/privacy](http://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

### 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  Owned outright  Mortgage  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

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

### 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

Postcode  Commencement of residence

Current residential status  Owned outright  Mortgage  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

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

## EMPLOYMENT DETAILS

### Applicant 1

Occupation

Full time  Part time  Casual @  hours p/w

Employer name

Employer address

Postcode  Commencement date MM/YY  /

Previous employer name  Tenure

### Applicant 2

Occupation

Full time  Part time  Casual @  hours p/w

Employer name

Employer address

Postcode  Commencement date MM/YY  /

Previous employer name  Tenure

## ABOUT YOUR FINANCIAL SITUATION

### What do you earn?

Please tell us your annual earnings

Applicant 1

Applicant 2

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

### 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 any of the liabilities held outside of BankVic

Type of Finance	Description	Remaining term (years)	Limit	Balance	Monthly installment
Home loan	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Investment loan	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Personal loans	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Rent	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Car loans	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Credit cards/Store cards	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Credit cards/Store cards	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Other	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Other	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>

### What do you spend?

Please estimate your monthly costs of living

	Amount per month		Amount per month
<b>Utilities</b> Electricity, gas & water bills for your home	\$ <input type="text"/>	<b>Childcare</b> Costs of childcare (after rebates)	\$ <input type="text"/>
<b>Household</b> Necessary expenses to run your home (e.g. rates, house and contents insurance, repairs & maintenance, owners corporate fees)	\$ <input type="text"/>	<b>Education</b> Private or Public (School fees, uniform, books etc.)	\$ <input type="text"/>
<b>TV &amp; Communications</b> Phone, Internet & Pay TV (Including Netflix)	\$ <input type="text"/>	<b>Medical &amp; Health</b> Dental, optical, pharmacy, regular doctor or hospital costs	\$ <input type="text"/>
<b>Groceries</b> Typical supermarket shopping including cleaning products, toiletries & food	\$ <input type="text"/>	<b>Other Insurances</b> Health insurance, Life insurance & Income protection	\$ <input type="text"/>
<b>Clothing &amp; Personal Care</b> For example, clothing, shoes, haircuts, cosmetics and other personal care items	\$ <input type="text"/>	<b>Investment property</b> (Utilities, rates, insurance, owners corp, property management, maintenance etc.)	\$ <input type="text"/>
<b>Lifestyle</b> Regular spending on entertainment & lifestyle (e.g. gym, travel, take away & eating out)	\$ <input type="text"/>	<b>Other Expenses</b> Any other items not covered in the above categories	\$ <input type="text"/>
<b>Public Transport &amp; Vehicle costs</b> Costs of public transport and or vehicle (e.g. registration, insurance, servicing, petrol & tolls)	\$ <input type="text"/>	<b>Total expenses</b>	\$ <input type="text"/>

## 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 credit card 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)

## INSURANCE

Protect your new asset with BankVic insurance through CGU

- 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 process.

## PRIVACY CONSENT

### What information can be disclosed?

The Privacy Act 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 and your repayment history;
- payments overdue for at least 60 days and 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.

Your sensitive information (e.g. membership of a professional or trade association or health information) may also be disclosed where relevant to this application.

### 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 us with the personal information that we request, we 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 and research consultants
- insurers and re-insurers, where insurance is provided in connection with our services to you
- external organisations, such as The Police Association of Victoria to confirm membership and Qantas in regards to Frequent Flyer membership and points
- superannuation funds, where superannuation services are provided to you
- debt collecting agencies, if you have not repaid a loan as required
- our professional advisors, such as accountants, lawyers and auditors
- 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 credit providers and their professional advisors
- organisations with whom 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, as authorised by you;
- government and regulatory authorities, if required or authorised by or under Australian law.

### BankVic and other credit providers may:

- obtain a commercial and consumer credit report containing personal 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 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 so. However, if we do disclose this 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, whose privacy policy and contact details are at [www.veda.com.au](http://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 website, referred to above.

## PRIVACY CONSENT (CONTINUED)

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.

### 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 for the purposes set out in this Permission and that they can gain access to that information.

### 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.

### 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.

### 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.

### Privacy Policy

Our Privacy Policy which is available on request by calling 13 63 73 or visiting a branch or on our website at bankvic.com.au 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/We 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.

# Credit card Key Fact Sheet

## KEY FACTS ABOUT THIS CREDIT CARD

Correct as at: 18 June 2018

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

### Description of credit card

<b>Product name</b>	Visa Silver credit card	<b>Product name</b>	Visa Gold credit card
<b>Minimum credit limit</b>	\$1,000	<b>Minimum credit limit</b>	\$5,000
<b>Minimum repayments</b>	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.	<b>Minimum repayments</b>	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.
<b>Interest on purchases</b>	Introductory rate 6.99%pa first six months then, 11.95%pa thereafter	<b>Interest on purchases</b>	Introductory rate 6.99%pa first six months then, 16.95%pa thereafter
<b>Promotional interest rate</b>	Introductory rate 6.99%pa first six months	<b>Promotional interest rate</b>	Introductory rate 6.99%pa first six months
<b>Interest-free period</b>	Interest free period of up to 44 days on purchases	<b>Interest-free period</b>	Interest free period of up to 55 days on purchases
<b>Interest on cash advances</b>	Visa cash advances are charged 11.95%pa interest on the cash advance component only	<b>Interest on cash advances</b>	Visa cash advances are charged 16.95%pa interest on the cash advance component only.
<b>Balance transfer interest rate</b>	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.	<b>Balance transfer interest rate</b>	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.
<b>Annual fee</b>	\$0	<b>Annual fee</b>	\$50
<b>Late payment fee</b>	\$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.	<b>Late payment fee</b>	\$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](http://www.bankvic.com.au)

For more information on choosing and using credit cards visit the ASIC consumer website [moneysmart.gov.au](http://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](http://www.bankvic.com.au) or by contacting us on 13 63 73.

Please retain this document.