



## **E. Declaration by Applicant. Please read and sign**

### **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
- > (from 12 March 2014) 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 (eg, 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
- > 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 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, as authorised by you;
- > your executor;
- > your administrator, trustee, guardian or power of attorney, your employer, referees and other person 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, 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. From 12 March 2014, 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. From 12 March 2014, 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 or from a credit reporting body 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.

#### **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.

**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.

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

Since your last application for credit to BankVic

Have you been declared bankrupt or assigned your estate for the benefit of Creditors?  Yes  No

Are there any unsatisfied judgements against you?  Yes  No

Are you a guarantor or indemnifier for the performance of another person(s) contract?  Yes  No

Are you in arrears with any of your creditors stated in Section D?  Yes  No

In the past six months, have you applied for a credit limit increase on a credit card facility with another financial institution?  Yes  No

Have you applied for credit in any other name?  Yes  No

If you answer YES to any of the above questions, please provide details.

**Acknowledgement**

I declare that the information given in this application is true, correct and complete and that I have not been subject to bankruptcy or had any judgements or legal proceedings against me in regard to monies owed.

I agree that this information will remain the property of BankVic.

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**

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Fees and charges apply. Terms and conditions and information about interest rates and fees and charges is available on application or request.

Office Use Only	Job No. & Date	Date provided	Op. Name	Op. No. Signature
Fees and Charges Brochure				
Credit Card Terms and Conditions				
Interest Rate PDS				
Privacy Notice issued				
Gold insurance PDS issued				
Limit amended				
Advice to account holder issued				

## Schedule of your Financial Position

### Applicant

Fortnightly/Monthly (gross - attach evidence)

\$

Other income (inc. Gov't benefits - attach evidence)

\$

### Assets

1. Own Home (list address)

Current value

\$

2. Investment home/land (list address)

Current value

\$

\$

3. Vehicle:Year

Make

Model

Registration No.

Current value

\$

\$

4. BankVic accounts

Current value

\$

\$

\$

5. Other bank accounts (Name of Bank or Credit Union)

Current value

\$

\$

\$

6. Home building insurer

Amount insured

\$

7. Contents insurer

Amount insured

\$

8. Other eg boat, caravan, shares

Current value

\$

\$

9. Superannuation fund/s

Vested Amount

\$

\$

### Liabilities

Mortgagee name and address

Mtge repay (Mly)

\$

Amount borrowed

\$

Balance now owed

\$

To be paid out

Y/N

Other loans (banks, credit unions, finance, store account and leases)

Rent/Mtge repay (Mly)

\$

Amount borrowed

\$

Balance now owed

\$

To be paid out

Y/N

\$

\$

\$

Y/N

Credit cards (include even if balance is nil)

Repayment amount

\$

Credit limit

\$

Balance now owed

\$

To be paid out

Y/N

\$

\$

\$

Y/N

\$

\$

\$

Y/N

All other debt (maintenance/child support, help, tax & family indebtedness)

Repayment amount

\$

Amount borrowed

\$

Balance now owed

\$

To be paid out

Y/N

\$

\$

\$

Y/N

### Expenditure average monthly

Rent/Board

Landlord/Agent's name and address

Continuing after loan

Yes  No

### Other Living Expenses

Please estimate your average monthly living expenses. Includes food, clothing, personal/entertainment, telephone, education, motor vehicle, utilities & insurance. Excluding rent/board/ mortgage repayments

Marital status:  Single  Married  Defacto