

Application for Overdraft, Car or Personal Loan

How to lodge your application



Call Phone-A-Loan on 13 63 73, fax your application to (03) 9268 9294, online with pceasyLOANS via pc.easynet* or mail it to – Reply Paid 669, Police Credit, PO Box 669 Carlton South Vic 3053 *Note: Overdraft applications cannot be made via pc.easynet

A. Type of Loan

1. Total Loan Amount Required \$ <input type="text"/>		
2. Loan Options/Purpose		
Personal Loan <input type="checkbox"/> Travel <input type="checkbox"/> Personal expenses <input type="checkbox"/> Study expenses Other - describe purpose <input type="text"/>	<input type="checkbox"/> Car Loan - Used Purpose of Loan: (details of vehicle being purchased if known. ie make, year, model) <input type="text"/> Is this your first car? <input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Car Loan - New Overdraft Overdraft Limit required \$ <input type="text"/> or Increase Overdraft Limit to \$ <input type="text"/>
Preferred Repayment Terms <input type="text"/> Years Maximum term 5 years	Preferred payment frequency: <input type="checkbox"/> Week <input type="checkbox"/> Fortnight <input type="checkbox"/> Month	
Is this loan predominantly or wholly for business or commercial purposes? <input type="checkbox"/> Yes <input type="checkbox"/> No		

B. Personal Details of Applicant/s

Applicant 1				Applicant 2			
Membership No. <input type="text"/>		Are you an Australian resident? <input type="checkbox"/> Yes <input type="checkbox"/> No		Membership No. <input type="text"/>		Are you an Australian resident? <input type="checkbox"/> Yes <input type="checkbox"/> No	
If no, please advise country of citizenship and Australian Visa status <input type="text"/>				If no, please advise country of citizenship and Australian Visa status <input type="text"/>			
Surname <input type="text"/>				Surname <input type="text"/>			
Given Name/s <input type="text"/>				Given Name/s <input type="text"/>			
DOB <input type="text"/>	Drivers Licence No. <input type="text"/>	Age of Dependents <input type="text"/>		DOB <input type="text"/>	Drivers Licence No. <input type="text"/>	Age of Dependents <input type="text"/>	
Residential Address <input type="text"/>				Residential Address <input type="text"/>			
Postcode <input type="text"/>				Postcode <input type="text"/>			
Years of residence <input type="text"/>				Years of residence <input type="text"/>			
Status: <input type="checkbox"/> Owned Outright	<input type="checkbox"/> PC Mortgage/Other Mortgage				Status: <input type="checkbox"/> Owned Outright	<input type="checkbox"/> PC Mortgage/Other Mortgage	
<input type="checkbox"/> Renting/Boarding	<input type="checkbox"/> Other				<input type="checkbox"/> Renting/Boarding	<input type="checkbox"/> Other	
Previous Address if less than 5 years at above address <input type="text"/>				Previous Address if less than 5 years at above address <input type="text"/>			
Postcode <input type="text"/>				Postcode <input type="text"/>			
Years of residence <input type="text"/>				Years of residence <input type="text"/>			
Mailing Address if different to above <input type="text"/>				Mailing Address if different to above <input type="text"/>			
Postcode <input type="text"/>				Postcode <input type="text"/>			
Telephone Home <input type="text"/>	Telephone Work <input type="text"/>	Mobile <input type="text"/>		Telephone Home <input type="text"/>	Telephone Work <input type="text"/>	Mobile <input type="text"/>	
Email <input type="text"/>				Email <input type="text"/>			

C. Employment Details

Applicant 1		Applicant 2	
Occupation / Rank / Business Activity		Occupation / Rank / Business Activity	
<input type="checkbox"/> Full Time	<input type="checkbox"/> Part Time	<input type="checkbox"/> Casual	<input type="checkbox"/> Full time student
<input type="checkbox"/> Hours p/w	<input type="checkbox"/> Self employed	<input type="checkbox"/> Apprentice	<input type="checkbox"/> Hours p/w
Name of Employer		Name of Employer	
Commencement Date		Commencement Date	
Work Address		Work Address	
Postcode		Postcode	
Employer Phone No. / Accountant Name, Phone No.		Employer Phone No. / Accountant Name, Phone No.	
Previous Employment Last 5 years		Previous Employment Last 5 years	
Name of Employer		Name of Employer	
Years of Service		Years of Service	
Occupation / Rank / Business Activity		Occupation / Rank / Business Activity	
Work Address		Work Address	
Postcode		Postcode	

D. Your Financial Position (include the debts of Applicant 2 and any current loan you may have guaranteed or hold jointly with another person)

Applicant 1	Applicant 2
Fortnightly/Monthly (gross - attach evidence)	Fortnightly/Monthly (gross - attach evidence)
Other Income (incl. Govt. benefits - attach evidence)	Other Income (incl. Govt. benefits - attach evidence)

Assets

1. Own Home (list address)				Current Value
				\$
2. Investment Home / Land				Current Value
				\$
				\$
				\$
				\$
3. Vehicle: Year	Make	Model	Registration No.	Current Value
				\$
				\$
4. Police Credit Accounts				Current Value
				\$
				\$
5. Other Bank Accounts (Name of bank/CU)				Current Value
				\$
				\$
6. House and Contents (Insurer)				Amount Insured
House:				\$
Contents:				\$
7. Other eg Boat / Caravan / Shares				Current Value
				\$
				\$
8. Superannuation				Vested Amount
				\$
				\$
				\$

D. Your Financial Position Cont.

Liabilities

Mortgagee Address	Mtge Repay (Mly)	Amount Borrowed	Balance Now Owed	To be Paid Out	✓
	\$	\$	\$		
Other Loans (banks, credit unions, finance, store account and leases)	Rent/Mtge Repay (Mly)	Amount Borrowed	Balance Now Owed	To be Paid Out	✓
	\$	\$	\$		
	\$	\$	\$		
	\$	\$	\$		
	\$	\$	\$		
Credit Cards (include even if balance is nil)	Repayment Amount	Credit Limit	Balance Now Owed	To be Paid Out	✓
	\$	\$	\$		
	\$	\$	\$		
	\$	\$	\$		
	\$	\$	\$		
All Other Debts (Maintenance/ Child Support, Help, Tax and family indebtedness)	Repayment Amount	Amount Borrowed	Balance Now Owed	To be Paid Out	✓
	\$	\$	\$		
	\$	\$	\$		
	\$	\$	\$		
	\$	\$	\$		

E. Expenditure (average monthly)

Rent/Board \$ Landlord/Agent's Name & Address Continuing after loan Y/N

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)

F. Notices/Documentation - if you wish to have Applicant 1 receive notices/documentation on behalf of both parties, please complete the Service Nomination below.

Service Nomination

To: Police Association Credit Co-operative Limited I/We nominate

(Full name of person nominated)

to receive notices and other documents under the National Credit Code on behalf of me/all of us.

Applicants must sign

Applicant 1 Signature	Date	Applicant 2 Signature	Date
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Name of joint party Name of joint party

Important notice: Each of the persons signing this nomination is, nevertheless, entitled to receive a copy of any notice or other document under the National Credit Code. By signing this form, you are giving up the right to be provided with information direct from us. Any of the persons who have signed this form can advise us at any time, in writing, that they wish to cancel their nomination.

G. Insurances

Police Credit can assist you in arranging all your insurance needs, your loan consultant can provide you with no obligation quotes during the loan application process.

G. Declaration by Applicant. Please read and sign below

Privacy Act

1. I/We understand that Police Association Credit Co-operative Limited ABN 33 087 651 661 ACL 240293 (Police Credit) may under Section 18E(8) (c) of the Privacy Act disclose information about me/us to a credit reporting agency and that this information is limited by Section 18E(1) of the Act to;
 - identity particulars (e.g. name and any known aliases, sex, address and previous address, employer and previous employer and driver's licence number);
 - the fact that I/we have applied for credit and the amount;
 - the fact that Police Credit is a current credit provider to me/us;
 - loan repayments overdue by more than 60 days for which debt collection action has started and advice that loan repayments are no longer overdue;
 - information that, in the opinion of Police Credit, I/we have committed a serious credit infringement (i.e. acted fraudulently or shown an intention not to comply with my credit obligations);
 - details of cheques drawn for \$100.00 or more which have been dishonoured more than once;
 - the fact that credit provided to me/us has been paid or otherwise discharged.
2. If my/our application is for consumer credit, I/we agree that Police Credit may obtain information about me/us from a credit reporting agency or other business which provides information about commercial credit worthiness for the purpose of assessing my/our application.
3. If my/our application is for commercial credit, I/we agree that Police Credit may obtain a consumer credit report containing information about me/us from a credit reporting agency for the purposes of assessing my/our application.
4. I/We agree that Police Credit may exchange information about me/us with the credit providers named in the application or any consumer credit report issued by a credit reporting agency:
 - to assess an application for credit;
 - to assess credit worthiness;
 - to notify other credit providers of defaults;
 - to indicate the status of credit provided where I/we am/are in default with other credit providers.
5. I/We agree that Police Credit may obtain a consumer credit report about me/us from a credit reporting agency for the purpose of collecting overdue payments in respect of credit or commercial credit.
6. I/We agree that Police Credit may give to a person who is currently a guarantor or whom I/we have indicated is considering becoming a guarantor, a credit report containing information about me/us copy of this application, the credit contract, any variations to the credit contract and any personal information about me/us including loan balances from time to time for the purpose of that person deciding whether to act as a guarantor or to keep that person informed about the status of the guarantee.
7. I/We understand that the information exchanged or disclosed can include anything about my/our credit worthiness, credit standing, credit history or credit capacity the credit providers are allowed to exchange under the Privacy Act.
8. I/We acknowledge having received a copy of the Privacy Statement of Police Credit. I/We authorise Police Credit to use personal information contained in this application for the purpose of considering this application, and if accepted, supplying and administering the facility to me/us for which I/we have applied. I/We understand that in order for Police Credit to supply the facility to me/us for which I/we have applied, it may be necessary for Police Credit to provide personal information contained in this application form to third parties used by Police Credit and its service providers and any guarantors and referees nominated by me/us.
9. I/We acknowledge that I/we are authorised to provide Police Credit with personal information, about any other person such as a referee or employer, named within this application. I/We agree to inform that person of who Police Credit is, how to contact you, that they can gain access to the information and that Police Credit will use and disclose the information only in connection with my facility.

I / We declare that the information given above is true, correct and complete and that I / we have never committed any act of Bankruptcy or had any judgements or legal proceedings against me / us.

I / We authorise Police Credit to make any relevant enquires into the references mentioned, my employer or any other credit provider.

I/ We acknowledge that a credit reporting agency report will be obtained.

I / We agree that this information will remain the property of Police Credit.

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 Police Credit's decision to approve this application decision to approve this application.

Anti-Money Laundering and Counter Terrorism-Financing Act

It is an offence under the Anti-Money Laundering and Counter Terrorism-Financing Act 2006 (AML/CTF Act) to give false and misleading information. I/We understand Police Credit will collect personal information from me/us as required by the AML/CTF Act and that it may take steps to verify the personal information it has collected. I/We consent to the collection, use, handling, disclosure and verification of personal information as required by the AML/CTF Act. I/We understand that if I/we provide Police Credit with incomplete or inaccurate information that Police Credit may not be able to provide me/us with the products/services that I/We am seeking.

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

Have you ever been declared bankrupt or assigned your estate for the benefit of Creditors?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you in arrears with any of your creditors stated in Section E?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are there any unsatisfied judgements against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Have you applied for credit in any other name?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you guarantor or indemnifier for the performance of another person(s) contract?	<input type="checkbox"/> Yes <input type="checkbox"/> No	If you answer YES to the above question, please state name/s <input type="text"/>	

Signature Applicant 1	Date	Signature Applicant 2	Date
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Mutual Banking Code of Practice

We undertake to comply with this Code and the EFT Code of Conduct in our dealings with you. Fees and charges apply. Terms and conditions and Fees and Charges applying to our products and services are available on application or request.

Office Use Only	Job No. & Date	Date Provided	Op. Name	Op. No.	Signature
Fees and Charges Brochure Issue Code: Fees					
Privacy Statement Issue Code: PS					
NCP Part 1					
GI,T&C					
AML KYC account holder 1 verified					
AML KYC account holder 2 verified					
Private Statement authority to operate					
Privacy Statement Employer					