



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 *except Overdraft applications cannot be made on pceasyLOANS

Can we assist with your insurance needs? If you would like one of our consultants to call you with a no obligation competitive quote please tick box

House Car Boat Other Contact No Preferred time of contact

A. Application for Loan

(i) Personal Loan 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 Total Loan Amount \$ <input type="text"/>	(ii) Car Loan - New 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 Total Loan Amount \$ <input type="text"/>	(iii) Car Loan - Used 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 Total Loan Amount \$ <input type="text"/>	(iv) Overdraft Overdraft Limit required \$ <input type="text"/> or Increase Overdraft Limit to \$ <input type="text"/>
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Purpose of Loan: (details of vehicle being purchased if known. ie make, year, model)

B. Declaration of Purpose

The credit I/we am/are applying for is (please indicate)
 Wholly or primarily for domestic, family or household purpose (consumer credit); or Wholly or predominantly for investment/commercial purposes

C. Personal Details of Applicant/s

Applicant 1 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"/> Surname <input type="text"/> First Name/s <input type="text"/> DOB <input type="text"/> Driver's Licence No. <input type="text"/> Ages of dependents <input type="text"/> Residential Address <input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/> Years of Residence <input type="text"/> Status <input type="checkbox"/> Owned outright <input type="checkbox"/> Mortgage <input type="checkbox"/> Renting <input type="checkbox"/> Boarding Previous Address (if less than 5 years at above address) <input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/> Years of Residence <input type="text"/> Mailing Address (if different from above) <input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/> Telephone Home <input type="text"/> Work <input type="text"/> Mobile <input type="text"/> Email <input type="text"/>	Applicant 2 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"/> Surname <input type="text"/> First Name/s <input type="text"/> DOB <input type="text"/> Driver's Licence No. <input type="text"/> Ages of dependents <input type="text"/> Residential Address <input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/> Years of Residence <input type="text"/> Status <input type="checkbox"/> Owned outright <input type="checkbox"/> Mortgage <input type="checkbox"/> Renting <input type="checkbox"/> Boarding Previous Address (if less than 5 years at above address) <input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/> Years of Residence <input type="text"/> Mailing Address (if different from above) <input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/> Telephone Home <input type="text"/> Work <input type="text"/> Mobile <input type="text"/> Email <input type="text"/>
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D. Employment Details

Applicant 1

Occupation/Rank/Business Activities

<input type="checkbox"/>	Full time	<input type="checkbox"/>	Part time
<input type="checkbox"/>	Casual	<input type="checkbox"/>	Hours p/w

<input type="checkbox"/>	Wages	<input type="checkbox"/>	Retired	<input type="checkbox"/>	Self employed
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Name of Employer	Commencement date

Work Address
Postcode

Telephone Employer/Accountant Name and Phone No. (if self employed)

Previous Employment (Last 5 years)

Name of Employer	Years of Service

Occupation/Rank/Business Activities

Work Address
Postcode

Applicant 2

Occupation/Rank/Business Activities

<input type="checkbox"/>	Full time	<input type="checkbox"/>	Part time
<input type="checkbox"/>	Casual	<input type="checkbox"/>	Hours p/w

<input type="checkbox"/>	Wages	<input type="checkbox"/>	Retired	<input type="checkbox"/>	Self employed
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Name of Employer	Commencement date

Work Address
Postcode

Telephone Employer/Accountant Name and Phone No. (if self employed)

Previous Employment (Last 5 years)

Name of Employer	Years of Service

Occupation/Rank/Business Activities

Work Address
Postcode

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

Applicant 1

Fortnightly/Monthly (gross - attach evidence) Other Income (attach evidence)

\$	\$
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Applicant 2

Fortnightly/Monthly (gross - attach evidence) Other Income (attach evidence)

\$	\$
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Assets

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

Liabilities

Mortgagee	Rent/Mtge Repay (Mly)	Amount Borrowed	Balance Now Owed
	\$	\$	\$
Landlord or rental agent details	Rental or Board		
	\$		
Other Loans (banks, credit unions, finance, store a/c)	Repayment Amount	Amount Borrowed	Balance Now Owed
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
Credit Cards (include even if balance is nil)	Repayment Amount	Card Limit	Balance Now Owed
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
All Other Debts (maintenance, family indebtedness, etc)	Repayment Amount	Amount Borrowed	Balance Now Owed
	\$	\$	\$
	\$	\$	\$

F. References - list three references (relatives or friends) not residing at your current address

Names & Addresses	Relationship	Contact No.

G. Optional Loan Protection Insurance Cover (for personal/car loans)*

Important Information. Please take the time to read the following information and the policy wording before completing the section below. This insurance is not compulsory.

Why do I need this cover?

Peace of mind and added security!

This insurance provides a simple way to ensure your loan repayments are made even if something happens to you – in the event of your death or if you are injured in an accident or get sick and are unable to work. You are covered worldwide, 24 hours a day, and your loan repayment will be made for you irrespective of whether you are receiving sick pay, workcover or unemployment benefits.

How does it work?

If you are sick or have an accident and are off work the minimum monthly repayments will be met up to the maximum policy benefit, until you return to work or the policy expires. In the event of your death the policy pays the outstanding balance of your loan account up to the maximum policy benefit applicable to the relevant cover chosen.

When does the cover start?

Immediately the policy is issued.

Who can apply?

Any member in permanent and gainful employment and not over 60 years of age at the time of taking the loan is eligible.
NO MEDICAL IS REQUIRED.

This is general advice only and does not take into account your individual objectives, financial situation or needs ('your personal circumstances'). Before using this advice to decide whether to purchase this insurance policy, you should consider the appropriateness of it having regard to your personal circumstances, plus obtain and consider the current PDS for the insurance policy. This product is issued either by Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL 234708 (Allianz) or Swann Insurance (Aust) Pty Ltd ABN 80 000 886 680 AFSL 238292 (Swann Insurance). Police Association Credit Co-operative Limited ABN 33 087 651 661 AFSL 240293 121 (Police Credit) provides consumer credit insurance products as an agent for Allianz and Swann Insurance. A Product Disclosure Statement and Insurance Policy (PDS) is available from Police Credit. Please refer to the PDS in deciding whether the consumer credit insurance product is appropriate for you.

Cover Options

Please refer to a policy document, available from Police Credit, for the benefits, limitations and conditions applicable to selected cover. Being permanently employed and working a minimum of 15 hours per week and within the age limit of 18-59 I require the following protection:

Single: or Joint
 Death, disability and unemployment Disability only Death and disability Disability and unemployment Death only

Alternatively a Member Services Officer will contact you to discuss Cover Options.

*Acceptance of loan/overdraft does not guarantee acceptance of these products. You are free to arrange insurance with the insurer of your choice

H. Declaration (please read and sign below)

Privacy Act

1. I/We understand that Police Association Credit Co-operative Limited ABN 33 087 651 661 (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 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 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.

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?

Yes No

Are you in arrears with any of your creditors stated in Section E?

Yes No

Are there any unsatisfied judgements against you?

Yes No

Have you applied for credit in any other name?

Yes No

Are you guarantor or indemnifier for the performance of another person(s) contract?

Yes No

If you answer YES to the above question, please state name/s

I/We declare that we have no other debts other than those listed on this application. Further I/we hereby agree to Police Credit making such enquiries as it deems necessary of the persons referred to in sections D, E & F of this application and may give to and seek from any employer, past or present identifying information such as my/our name and address and information provided in my/our loan application such as my occupation and salary in order that the Police Credit may obtain verification of this information. I/We also declare that all information contained in this application is true and correct and I/we make this solemn declaration conscientiously believing the same to be true.

Important - Applicants must sign

Applicant 1 Signature

Date

Applicant 2 Signature

Date

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Note to Applicant/s for Loan: If this application is approved the borrower/s will be subject to the liabilities and restrictions imposed by the Corporations Act 2001 and by the Constitution of the Police Association Credit Co-operative Limited.

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

Comparison Rate Schedule Issue Code: CRS

Fees and Charges Brochure Issue Code: Fees

Privacy Statement Issue Code: PS

Job No. & Date	Date provided	Op. Name	Op. No	Signature

For Loan Applicant/s Copies

For Employer Reference and Referees Copies