

Liabilities (current statements required for all liabilities)

Mortgagee/Landlord (rental) & Address

Other Loans (bank, credit union, finance, store account)

Credit Cards (include even if balance is nil)

All Other Debts (maintenance, family indebtedness etc)

Repayment Amount	Amount Borrowed	Balance Now Owed
\$	\$	\$

Repayment Amount	Amount Borrowed	Balance Now Owed
\$	\$	\$

Repayment Amount	Amount Borrowed	Balance Now Owed
\$	\$	\$

Repayment Amount	Card Limit(s)	Balance Now Owed
\$	\$	\$

Repayment Amount	Card Limit(s)	Balance Now Owed
\$	\$	\$

Repayment Amount	Amount Borrowed	Balance Now Owed
\$	\$	\$

Repayment Amount	Amount Borrowed	Balance Now Owed
\$	\$	\$

D. Balance Transfer Request (Request to transfer your existing credit card balance to your PC Visa credit card)

To transfer your balance(s) from any credit or store card to a PC Visa credit card, complete this section. Please read and acknowledge the Balance Transfer Terms & Conditions on this form before applying. Your balance transfer and (if applicable) account closure request will only be processed once you have your PC Visa credit card.

Card 1 Account NameBank BSB Account/Card No. Biller Code Reference Exact amount to be transferred* \$ Limit \$

Do you authorise Police Credit to arrange to close this card account?

 Yes No

Yes I would like to transfer an amount from another credit or store card(s) to my new card account if approved. *Minimum transfer balance of \$100.00

Card 2 Account NameBank BSB Account/Card No. Biller Code Reference Exact amount to be transferred* \$ Limit \$

Do you authorise Police Credit to arrange to close this card account?

 Yes No**E. Additional Cardholder** (Would you like an additional card on the same account?)

Additional cardholders must be at least 15 years of age and need to be identified if not an existing PC member/cardholder.

Title Dr Mr Mrs Miss MsSurname Given Name/s Member No. DOB Residential Address Relationship to Card Applicant Telephone Home Work Mobile

I believe the above details to be true and correct. It is an offence under the Anti-Money Laundering and Counter Terrorism Financing Act 2006 (Cth) to give false and misleading information. I understand Police Credit will collect personal information from me as required by the Anti-Money Laundering and Counter Terrorism Financing Act 2006 (Cth) and that it may take steps to verify the personal information it has collected. I consent to the collection, use, handling, disclosure and verification of personal information as required by the Anti-Money Laundering and Counter Terrorism Financing Act 2006. I understand that if I provide Police Credit with incomplete or inaccurate information that Police Credit may not be able to provide me with the products / services that I am seeking. I understand that the matters set out in Points 1-8 inclusive of Part G of this Application shall apply to me as if I were the Applicant.

Additional Cardholder Signature Date **F. Essential Cover Line of Credit Insurance** (Optional Consumer Credit Insurance)

Please take the time to read the following carefully before completing this section. Essential Cover Line of Credit Insurance provides insurance designed to assist you in meeting your **credit card payments** in the event you become disabled by an accident or illness, hospitalised, involuntarily unemployed, or if you suffer a trauma^ or in the event of your death.

Optional covers available - Life, Disablement & Hospitalisation (Sickness and accident), Involuntary unemployment and Cash Assist (Trauma). Disablement & Hospitalisation must be selected if Involuntary unemployment cover is required. CashAssist cannot be the only cover selected.

You are required to be between 18 and 59 years old, in good health and eligible for the cover (the requirement is that each person is in permanent and gainful employment for a minimum of 20 hours per week).

I am interested in protecting my credit card repayments, please send me the Product Disclosure Statement and Insurance Policy (PDS) containing more information.

This is not an application for insurance cover.

^ Trauma includes cancer, heart attack, coronary artery surgery or stroke only.

This product is issued by Swann Insurance (Aust) Pty Ltd ABN 80 000 886 680 AFSL 238292. Police Credit provides consumer credit insurance products as an agent for Swann Insurance. A PDS is available from Police Credit. Please refer to the PDS in deciding whether the consumer credit insurance product is appropriate

for you. 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.

G. Declaration Please read and sign below

Privacy Act

- I 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 to a credit reporting agency and that this information is limited by Section 18E(1) of the Act to:
 - identity particulars (eg name and any known aliases, sex, address and previous address, employer and previous employer and driver's licence number);
 - the fact that I have applied for credit and the amount;
 - the fact that Police Credit is a current credit provider to me;
 - 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 have committed a serious credit infringement (ie 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 has been paid or otherwise discharged.
- If my application is for consumer credit, I agree that Police Credit may obtain information about me from a credit reporting agency or other business, which provides information about commercial credit worthiness for the purpose of assessing my application.
- I agree that Police Credit may exchange information about me 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 am in default with other credit providers.
- I agree that Police Credit may obtain a consumer credit report about me from a credit reporting agency for the purpose of collecting overdue payments in respect of credit or commercial credit.
- I agree that Police Credit may give to a person who is currently a guarantor or whom I have indicated is considering becoming a guarantor, a credit report containing information about me 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.
- I understand that the information exchanged or disclosed can include anything about my credit worthiness, credit standing, credit history or credit capacity the credit providers are allowed to exchange under the Privacy Act.
- I acknowledge having received a copy of the Privacy Statement of Police Credit. I 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 for which I have applied. I understand that in order for Police Credit to supply the facility to me for which I 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.
- I acknowledge that I am authorised to provide Police Credit with personal information, about any other person such as an employer, named within this application. I 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.

Balance Transfer

A Balance Transfer is when an amount owing on another Australian issued credit card is transferred to a Police Credit credit card account following the submission and approval of the account holder's request to do so.

I acknowledge that

- Police Credit may accept balance transfers of \$100 or more from credit cards issued by banks, other financial institutions and/or store cards.
- Only the account holder(s) (the Primary Cardholder(s)) of the account balance being transferred can request a balance transfer to a Police Credit credit card account.
- A Balance Transfer and (if applicable) account closure request will only be processed once I activate my PC Visa Credit Card. Payments to nominated credit/store card issuer(s) will usually be made within 14 business days of Police Credit receiving a balance transfer request.
- Police Credit is not responsible for any delays in processing a request.
- Until the balance is transferred, I must continue to make payments on the nominated account(s) in accordance with the terms and conditions of those accounts.
- I am also responsible for paying any remaining balance, interest, fees and charges after the transfer. If the balance transfer is processed, it will appear on the next statement of account.
- Police Credit reserves the right to refuse a Balance Transfer for any reason, including but not limited to:
 - the balance requested to be transferred relates to other Police Credit loans or overdrafts;
 - the balance requested to be transferred relates to credit cards and/or store cards issued outside Australia;
 - the balance transfer will result in the balance of the Card Account reaching or exceeding 95% of its credit limit;
 - I am in default of the PC Visa Credit Card Conditions of Use; or
 - if the credit and/or store card account(s) from which I wish to transfer a balance(s) is/are in default at the time Police Credit receives this application.
- If the amount I wish to transfer will cause me to exceed the approved credit limit on my Card Account, Police Credit may only transfer such amount so that the card account will reach 95% of its credit limit.
- 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.
- Police Credit will treat other balance transfers as cash advances.
- I should refer to your PC Visa Credit Card Conditions of Use for the full provisions on Balance Transfers.

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 there any unsatisfied judgements against you?

Yes No

Are you 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 C?

Yes No

Have you applied for credit in any other name?

Yes No

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

I declare that I have no other debts other than those listed on this application. Further I hereby agree to Police Credit making such enquiries as it deems necessary of the persons referred to in sections A,B and C of this application and may give to and seek from any employer, past or present identifying information such as my name and address and information provided in my credit card application such as my occupation and salary in order that the Police Credit may obtain verification of this information. I also 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. It is an offence under the Anti-Money Laundering and Counter Terrorism-Financing Act 2006 (Cth) [AML/CTF Act] to give false and misleading information.

I understand Police Credit will collect personal information from me as required by the AML/CTF Act and that it may take steps to verify the personal information it has collected. I consent to the collection, use, handling, disclosure and verification of personal information as required by the AML/CTF Act. I understand that if I provide Police Credit with incomplete or inaccurate information that Police Credit may not be able to provide me with the products or services that I am seeking. I acknowledge that my PC Visa Credit Card account and, if applicable, participation in the Cash Back Reward program will be governed by the PC Visa Credit Card Conditions of Use and Terms and Conditions and, if applicable, the Cash Back Reward program Terms and Conditions, and any conditions specified by Police Credit from time to time; and I state that my PC Visa Credit Card account will be held in the name of a person and not in trust for any other person or entity. I declare that I hold and have read and accepted these Conditions of Use and Terms and Conditions.

Note to Applicant of PC Visa Credit Card: If this application is approved the borrower 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.

Signature of Applicant

Date

Police Credit is committed to complying with the Credit Union Code of Practice and EFT Code of Conduct.

*Fees & charges apply. Terms and Conditions, Card Conditions of Use and Fees and Charges are available upon application or request.

Office Use Only

	Initials	Branch	Date
Terms and Conditions/Conditions of Use issued			
Fees & Charges issued			
FSG issued			
Privacy Statement issued			
AML KYC verified (Account Holder)			
AML identity verified (Additional Cardholder)			

Completed Officer's Signature

Date

	Initials	Branch	Date
Approval Letter issued			
Balance Transfer Effected			
Card/s Issued to both account holder and additional cardholder			
Essential Cover Line of Credit Ins. issued			
Gold Insurance PDS issued			