

PC Visa Credit Card Application

How to lodge your application



Call Phone a Loan on 13 63 73, fax your application to (03) 9268 9230, online with pceasyLOANS via pc.easynet or mail it to Reply Paid 669, Police Credit, PO Box 669 Carlton South Vic 3053

A. Type of Credit Card

Credit Card Limit Required	\$	
I would like to apply for a		
<input type="checkbox"/>	PC Visa Silver (minimum \$1,000 then increments of \$500)	or <input type="checkbox"/> PC Visa Gold with PC Cash Back Rewards (minimum \$5,000 then increments of \$500)
Is this loan predominantly or wholly for business or commercial purposes? <input type="checkbox"/> Yes <input type="checkbox"/> No		

B. Personal Details of Applicant

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

C. Employment Details

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

D. Your Financial Position

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

Assets

1. Own Home (list address)	Current Value
	\$
2. Investment Home / Land	Current Value
	\$
	\$
	\$
	\$

D. Your Financial Position (cont.)

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 (please name insurer)				Amount Insured
House:				\$
Contents:				\$
7. Other eg Boat/Caravan/Shares				Current Value
				\$
				\$
8. Superannuation				Vested Amount
				\$
				\$
				\$

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 & family indebtedness)	Repayment Amount	Amount Borrowed	Balance Now Owed	To be Paid Out	✓
	\$	\$	\$		
	\$	\$	\$		
	\$	\$	\$		
	\$	\$	\$		

E. Expenditure (average monthly)

Rent/Board \$

Landlord/Agent's Name & Address

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. 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 our Police Credit Visa Credit Card, complete this section. Please read and acknowledge the Balance Transfer Terms and Conditions as contained in the Credit Card Conditions of Use before applying. Your balance transfer and (if applicable) account closure request will only be processed once you have your PC Visa credit card.

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 1

Account Name	
Bank	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?	
<input type="checkbox"/> Yes	<input type="checkbox"/> No

Card 2

Account Name	
Bank	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?	
<input type="checkbox"/> Yes	<input type="checkbox"/> No

G. 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 Ms Miss Mrs Mr Dr

Surname

Given Name/s

Member No. if applicable

DOB

Residential Address

Postcode

Relationship to Card Applicant

Telephone Home

Telephone Work

Mobile

I declare that the information given by me is true and correct and complete and that this information will remain the property of Police Credit. I understand that if I provide Police Credit with incomplete or inaccurate information, Police Credit may not be able to provide me with the product / service I am seeking. I note it is an offence under the Anti-Money Laundering and Counter Terrorism-financing Act 2006 (Cth) to give false or misleading information. I understand that Police Credit will collect personal information from me that it may take steps to verify and I consent to the collection, use, handling, disclosure and verification of this information as required by legislation. I understand that the matters set out in points 1 to 8 of the Privacy Act declaration shall apply to be as if I were the applicant.

Additional Cardholder Signature

Date

H. Insurances

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

I. Declaration by Applicant. Please read and sign overleaf

Before completing this form,

- > you must read the credit card conditions of use, credit terms and conditions, including balance transfer and rewards terms and conditions; and
- > if you are applying for an additional card, you must read the General Information, Terms and Conditions on subsidiary cards that covers your liability for debts incurred by the additional cardholder and the procedures for stopping or cancelling an additional card;

Visa Credit Card terms and conditions are made available to you with this application and are also available on request and on our website www.policcredit.com.au. or you can request a copy by phone 13 63 73 or when you next visit a branch.

Privacy Act

- I 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 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 (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 has been paid or otherwise discharged.
- If my application is for commercial 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.
- If my application is for commercial credit, I agree that Police Credit may obtain a commercial credit report containing information about me from a credit reporting agency for the purposes of assessing my/our 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 a copy of this application, the credit contract, any variations to the credit contract and any personal information about me 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.
- 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.

