

# Home Loan Application

## How to lodge your application



Call Home Loan Centre 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

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. Type of Home Loan

1. Property Type:  Owner/Occupied or  Investment

2. Purpose:  Purchase Property or  Refinance or  Construction or  Land Purchase  
 Extension/Renovation or  Other

Purpose (Other):

Total Loan Amount Required: \$

### 3. Loan Options:

<b>Standard</b>		<b>Interest Only</b> please tick		<b>Line of Credit</b> Variable only	
Variable	\$ <input type="text"/>	Term required max. 30 yrs	<input type="checkbox"/>	Variable	Limit required \$ <input type="text"/>
&/or				or	
Fixed min\$50K	\$ <input type="text"/>	Fixed interest Term max. 5 yrs	<input type="checkbox"/>	Fixed min\$50K	Fixed interest term max. 5 yrs <input type="checkbox"/>
				or	
				Fixed min\$50K	Fixed interest term max. 5 yrs <input type="checkbox"/>
Total Loan Amount	\$ <input type="text"/>	Total Loan Amount	\$ <input type="text"/>		

4. Loan Package  PC Premium Home Loan Package Annual fee = \$375

### 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 another purpose, i.e. investment/commercial purposes (commercial credit)

### C. Personal Details of Applicant/s

<b>Applicant 1</b>	<b>Applicant 2</b>
Membership No. <input type="text"/>	Membership No. <input type="text"/>
Are you an Australian resident? <input type="checkbox"/> Yes <input type="checkbox"/> No	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"/>	DOB <input type="text"/>
Drivers Licence No. <input type="text"/>	Drivers Licence No. <input type="text"/>
Age of Dependents <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"/>
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 Home <input type="text"/>
Telephone Work <input type="text"/>	Telephone Work <input type="text"/>
Mobile <input type="text"/>	Mobile <input type="text"/>
Email <input type="text"/>	Email <input type="text"/>

## D. Employment Details

Applicant 1					Applicant 2														
Occupation / Rank / Business Activities					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"/>	Self employed	<input type="checkbox"/>	Full Time	<input type="checkbox"/>	Part Time	<input type="checkbox"/>	Casual	<input type="checkbox"/>	Hours p/w	<input type="checkbox"/>	Self employed
Name of Employer					Commencement Date					Name of Employer					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					Years of Service					Name of Employer					Years of Service				
Occupation / Rank / Business Activities										Occupation / Rank / Business Activities									
Work Address										Work Address									
Postcode										Postcode									

## E. 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)		Other Income (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
				\$
				\$
				\$

## Liabilities

Mortgagee or Landlord and Address	Rent/Mtge Repay (Mly)	Amount Borrowed	Balance Now Owed	To be Paid Out	<input checked="" type="checkbox"/>
	\$	\$	\$		

Other Loans (banks, credit unions, finance, store account)	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, family indebtedness, etc)	Repayment Amount	Amount Borrowed	Balance Now Owed	To be Paid Out	✓
	\$	\$	\$		
	\$	\$	\$		

## F. Solicitor / Conveyancer Information

Company Name if applicable	Contact Name
Address	Telephone
Postcode	Facsimile

## G. Security Details if known

**Property Type**

House
  Apartment
  Unit
  Townhouse
  Land
 Other please specify

**Title Particulars**

Volume  Folio  Contact Name

Security Address  Address

Postcode

**Real Estate Agent/person to arrange entry to property for valuation purposes**

Company Name if applicable  Telephone  Facsimile

## H. Fee Authorisation To Police Association Credit Co-operative Limited

I/We agree to pay any fees incurred by Police Association Credit Co-operative Limited ABN 33 087 651 661 by such as Valuation, Title search fees, stamp duty, Titles Office registration fees, solicitors costs and any other expenses incurred in connection with this application, whether the application is approved or does not proceed.

Member Number  Type of Account (eg S1)

Signature/s

## I. Line of Credit Access Services

Applicant 1 (Line of Credit loan only)	Applicant 2 (Line of Credit loan only)
Link my existing: <input type="checkbox"/> PC Visa debit card	Link my existing: <input type="checkbox"/> PC Visa debit card
I require information to link a new: <input type="checkbox"/> PC Visa debit card	I require information to link a new: <input type="checkbox"/> PC Visa debit card
<input type="checkbox"/> Cheque book	<input type="checkbox"/> Cheque book
Terms and conditions/fees and charges apply to our products and services. Before using any access service, it is important that you read the terms and conditions in the General Information, Terms and Conditions booklet.	The cheque book will be issued in the name or names of the account holder/s. If a joint account is operated, the cheque book will be issued in joint name, not individual names.
The terms and conditions applying your PC Visa Debit Card will apply to your use of the card with the Line of Credit and to all transactions initiated by you through the an Electronic Banking Terminal using the Cheque button and the combined use of Police Credit's PC Visa Debit Card and a Personal Identification Number (PIN).	To ensure you are not inconvenienced by being without a cheque book, all future cheque books will be re-ordered automatically. Your cheque book will indicate when this should happen.
I/We acknowledge that I will be personally liable for all debts incurred by myself, any joint account holder and additional cardholder.	IMPORTANT: Our service provider requires that a CHEQUE ACCOUNT SPECIMEN SIGNATURE FORM be completed before you receive your cheque book.
The terms and conditions contain important information about the need to protect and secure your PIN. If you fail to protect your PIN you may be liable for losses resulting from unauthorised transactions. You should not choose as your PIN a numeric code which represents your birth date.	Before using any access service, it is important that you read the terms and conditions in the General Information, Terms and Conditions booklet available from any branch of Police Credit or by calling 13 63 73.

## J. 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 Consumer Credit Code on behalf of me/all of us.

### Applicants must sign

Applicant 1 Signature

Date

Applicant 2 Signature

Date

**Important notice: Each of the persons signing this nomination is, nevertheless, entitled to receive a copy of any notice or other document under the Consumer Credit Code. By signing this form, you are giving up the right to be individually 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.**

## K. Optional Loan Protection Insurance Cover\* Not available for Line of Credit Home 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.

### 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.

### When does the cover start?

Immediately the policy is issued.

### What will it cost?

With personal or short term loans your premium is a single payment covering the full term of the loan which may be added to your loan or paid in a lump sum. For Mortgage Loan Protection Insurance quotations please consult Police Credit to obtain further information. The cost of this cover can be obtained by speaking to one of our Member Service Officers.

### What if I repay my loan early?

If you pay out your loan early, a proportional rebate of premium paid will be paid to you on request. You only pay for the period for which you require cover.

### How do I arrange for protection?

If you wish for your loan to be protected, please ask Police Credit to arrange cover and forward all relevant documents to you. The full policy wording is in plain English-there are some exclusions and we want you to be happy before the policy is issued. Please consult Police Credit to obtain further information.

## 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:

<input type="checkbox"/> Single	or	<input type="checkbox"/> Joint
<input type="checkbox"/> Death, disability and unemployment		<input type="checkbox"/> Disability only
<input type="checkbox"/> Death and disability		<input type="checkbox"/> Disability and unemployment
<input type="checkbox"/> Death only		

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

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

This product is issued either by Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL 234708 or Swann Insurance (Aust) Pty Ltd ABN 80 000 886 680 AFSL 238292. 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. 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.

## L. PC Visa Credit Card Note Credit Cards accounts are in individual names only. An Additional Cardholder is permitted. Joint accounts are not permitted.

### Applicant 1

I would like a PC Visa Credit Card

PC Visa Silver or  PC Visa Gold with PC Cash Back Rewards

I would like to apply for a credit limit of \$   
Minimum limit of \$1,000 increments of \$500

### Applicant 2

I would like a PC Visa Credit Card

PC Visa Silver or  PC Visa Gold with PC Cash Back Rewards

I would like to apply for a credit limit of \$   
Minimum limit of \$1,000 increments of \$500

## M. 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 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.

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.

Exact amount to be transferred\*

Limit

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

Yes  No

### Card 2

Account Name

Bank

BSB

Account/Card No.

Exact amount to be transferred\*

Limit

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

Yes  No

## N. Additional Cardholder Credit Card only

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

Please link Additional Cardholder to:  Applicant 1 or  Applicant 2

Title <input type="checkbox"/> Ms <input type="checkbox"/> Miss <input type="checkbox"/> Mrs <input type="checkbox"/> Mr <input type="checkbox"/> Dr	Telephone Home	Telephone Work	Mobile
Surname			
Given Name/s	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) (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, 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 P of this Application shall apply to me as if I were the Applicant.		
Member No. if applicable	DOB	Additional Cardholder Signature	
Residential Address		Date	
	Postcode		
Relationship to Card Applicant			

## O. Essential Cover Line of Credit Insurance Optional Consumer Credit Insurance for Credit Card

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<sup>^</sup> 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.

<sup>^</sup> 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 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. 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.

## P. Declaration Please read and sign below

### Privacy Act

- 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.
- 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.
- 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.
- 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.
- 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.
- 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.
- 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.
- 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.
- 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.
- In connection with my application for mortgage finance insurance, I acknowledge that Police Credit may provide personal information about me [and any security providers] to mortgage insurance companies. Should I wish to obtain details of the identity of these organisations and how to contact them, I should contact Police Credit, who agrees to provide me with such details.
- I acknowledge that my personal information is collected by these organisations for the purposes of assessing whether to insure, or the risk of providing insurance to, Police Credit and assessing the risk of me or any security provider defaulting on my or our obligations to Police Credit, as well as any variation or claim under the insurance policy and other risk, internal management and compliance purposes. In this respect, these organisations may disclose your personal information to their related companies, service providers and advisers, credit reporting agencies, reinsurers and government and regulatory bodies.
- If my personal information is not provided by Police Credit to these organisations, I acknowledge that Police Credit may not be in a position to provide the mortgage finance requested.

**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.
- Police Credit will treat each balance transfer through the BPAY facility as a retail purchase.
- Police Credit will treat other balance transfers as cash advances.
- Interest will be applied to the amount of the Balance Transfer starting from the date the balance transfer request is processed where there is no interest free period for the balance transfer, ie where the balance transfer is treated as a cash advance.
- I should refer to the PC Visa Credit Card Conditions of Use for the full provisions on Balance Transfers.

**PC Premium Home Package – if you have elected to be a Package Member, please read and complete**

I acknowledge that my participation in the PC Premium Home Package will be governed by the PC Premium Home Package Terms and Conditions and that it is my responsibility to bring my participation in the Package to the attention of Police Credit when applying for Eligible Products and Services. I declare that I hold, have read and accepted the terms and conditions for the PC Premium Home Package. I also authorise Police Credit to debit my account [redacted] (must be an at-call or credit card account), being the initial Package fee.

**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 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/services that I 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"/>

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 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 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.

Request for Subsidiary Card: I acknowledge that I have received or have had made available to me, general information on subsidiary cards that covers the liability of myself as the primary cardholder for debts incurred by the subsidiary cardholder when using their card and Police Credit's procedures for stopping or cancelling a subsidiary card.

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 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.

**Important - Applicants must sign**

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

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.

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

**Mutual Banking Code of Practice**

We undertake to comply with this Code and the EFT Code of Conduct in our dealings with you.

Office Use Only	Job No. & Date	Date Provided	Op. Name	Op. No.	Signature
Comparison Rate Schedule Issue Code: CRS					
Fees and Charges Brochure Issue Code: Fees					
Privacy Statement Issue Code: PS					
Credit Card Terms and Conditions					
NCP Part 1					
GI,T&C					
AML KYC account holder 1 verified					
AML KYC account holder 2 verified					
AML authority to operate (Additional Cardholder)					
Private Statement authority to operate					
Privacy Statement Employer					