

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

A. Type of Home Loan

1. Total Loan Amount Required \$

2. Purpose:

<input type="checkbox"/> Residential	or	<input type="checkbox"/> Residential investment
<input type="checkbox"/> Purchase Property	or	<input type="checkbox"/> Refinance
<input type="checkbox"/> Extension/Renovation	or	<input type="checkbox"/> Construction
	or	<input type="checkbox"/> Land Purchase
	or	<input type="checkbox"/> Other (brief description): <input type="text"/>

Is this loan predominantly or wholly for business or commercial purposes? Yes No

3. Loan Options:

Standard

Variable	\$ <input type="text"/>	Term required	<input type="text"/>
&/or		max. 30 yrs	<input type="checkbox"/>
Fixed min\$50K	\$ <input type="text"/>	Fixed interest	<input type="text"/>
		Term max. 5 yrs	<input type="checkbox"/>

Interest Only please tick

<input type="checkbox"/> Variable
or
<input type="checkbox"/> Fixed min\$50K
Fixed interest term max. 5 yrs <input type="checkbox"/>

Line of Credit Variable only

Limit required	\$ <input type="text"/>
or	
Increase limit to	\$ <input type="text"/>

4. Loan Package PC Premium Home Loan Package Annual fee = \$375 Please debit my Police Credit account. (Type of account eg S1)

B. Personal Details of Applicant/s

Applicant 1

Membership No. Are you an Australian resident? Yes No

If no, please advise country of citizenship and Australian Visa status

Surname

Given Name/s

DOB Drivers Licence No. Age/s of Dependants

Residential Address

Postcode Years of residence

Status: Owned Outright PC Mortgage/Other Mortgage
 Renting/Boarding Other

Previous Address if less than 5 years at above address

Years of residence

Mailing Address if different to above

Postcode

Telephone Home Telephone Work Mobile

Email

Applicant 2

Membership No. Are you an Australian resident? Yes No

If no, please advise country of citizenship and Australian Visa status

Surname

Given Name/s

DOB Drivers Licence No. Age/s of Dependants

Residential Address

Postcode Years of residence

Status: Owned Outright PC Mortgage/Other Mortgage
 Renting/Boarding Other

Previous Address if less than 5 years at above address

Years of residence

Mailing Address if different to above

Postcode

Telephone Home Telephone Work Mobile

Email

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	Hours p/w <input type="text"/>	<input type="checkbox"/> Self employed	<input type="checkbox"/> Full Time	<input type="checkbox"/> Part Time	<input type="checkbox"/> Casual
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			

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)	Other Income (attach evidence)	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
				\$
				\$
				\$

D. Your Financial Position Cont.

Liabilities

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

E. Expenditure (average monthly)

Rent/Board \$ <input type="text"/>	Landlord/Agent's Name & Address <input type="text"/>	Continuing after loan Y/N <input type="checkbox"/>
Other Living Expenses Please estimate your average monthly living expenses. \$ <input type="text"/>		
(Includes Food, Clothing, Personal/Entertainment, Telephone, Education, Motor Vehicle, Utilities & Insurance. Excluding rent/board/ mortgage repayments)		

F. Security Details if known

Property Type <input type="checkbox"/> House <input type="checkbox"/> Apartment <input type="checkbox"/> Unit <input type="checkbox"/> Townhouse <input type="checkbox"/> Land <input type="checkbox"/> Other please specify	Real Estate Agent/Person to arrange entry to property for valuation purposes Company Name if applicable/Contact details <input type="text"/>
Title Particulars Volume <input type="text"/> Folio <input type="text"/>	Contact Name <input type="text"/>
Security Address <input type="text"/>	Address <input type="text"/>
<input type="text"/>	Postcode <input type="text"/>
<input type="text"/>	Telephone <input type="text"/> Facsimile <input type="text"/>

G. Solicitor / Conveyancer Information

Company Name if applicable <input type="text"/>	Contact Name <input type="text"/>
Address <input type="text"/>	Telephone <input type="text"/>
<input type="text"/>	Facsimile <input type="text"/>
Postcode <input type="text"/>	<input type="text"/>

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 <input type="text"/>	Type of Account (eg S1) <input type="text"/>
	Signature/s <input type="text"/>	<input type="text"/>

I. Line of Credit Access Services

Applicant 1 (Line of Credit application only) Link my existing: <input type="checkbox"/> PC Visa debit card Link a new <input type="checkbox"/> PC Visa debit card Send me an application for a <input type="checkbox"/> Cheque Book	Applicant 2 (Line of Credit application only) Link my existing: <input type="checkbox"/> PC Visa debit card Link a new <input type="checkbox"/> PC Visa debit card Send me an application for a <input type="checkbox"/> Cheque Book
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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, on our website www.policcredit.com.au or by calling 13 63 73.

J. 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 <input type="checkbox"/> PC Visa Silver or <input type="checkbox"/> 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 <input type="checkbox"/> PC Visa Silver or <input type="checkbox"/> 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
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. <input type="checkbox"/> Yes 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? <input type="checkbox"/> Yes <input type="checkbox"/> 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? <input type="checkbox"/> Yes <input type="checkbox"/> No

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 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

K. 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.

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

Applicant 1 Name

Applicant 2 Name

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.

L. Declaration by Applicant. Please read and sign below

Before completing this form,

* if you are applying for a credit card 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 a 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;

* If you are electing to be a PC Premium Home Package member you must read the PC Premium Home Package Terms and Conditions.

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

Privacy Act

- 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.
- 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 it's 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.

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?

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 E? 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 / 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.

Signature Applicant 1

Date

Signature Applicant 2

Date

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 information about interest rates and fees and charges is available on application or request.

For more information call Home Loan Centre on 13 63 73

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					
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					