

# Personal Loan Application

## How to lodge your application:

 bankvic.com.au

 loans@bankvic.com.au

 Mobile banker appointment

 Visit a branch

 13 63 73

Before proceeding with this application, we recommend that you read BankVic's Privacy Policy available at [bankvic.com.au/privacy](http://bankvic.com.au/privacy) which sets out key information about why we're collecting your personal information, and how we use, disclose and secure it.

## Your details. Please complete your details

### Applicant 1

Member No (If applicable)

Title  Ms  Miss  Mrs  Mr  Dr  
 Other

Surname

Given name/s

Gender

Date of birth  /  /

Drivers Licence no.

Marital status  Single  Married/De facto

No. of dependant/s  Age/s of dependant/s

Residential Address

Postcode  Commencement of residence

Current residential status  Renting/boarding  Other

Previous Address (If less than 3 years at above address)

Postcode  Commencement of residence

Mailing Address (If different than above address)

Email

Phone no

Are you a permanent resident of Australia?  Yes  No

Are you a citizen of a country other than Australia?  Yes  No

If yes, please list all countries of citizenship

Are you a resident for tax purposes of another country?  Yes  No

If yes, please state all countries where tax is applicable

### Applicant 2 or Additional Cardholder

Member No (If applicable)

Title  Ms  Miss  Mrs  Mr  Dr  
 Other

Surname

Given name/s

Gender

Date of birth  /  /

Drivers Licence no.

Marital status  Single  Married/De facto

No. of dependant/s  Age/s of dependant/s

Residential Address

Postcode  Commencement of residence

Current residential status  Renting/boarding  Other

Previous Address (If less than 3 years at above address)

Postcode  Commencement of residence

Mailing Address (If different than above address)

Email

Phone no

Are you a permanent resident of Australia?  Yes  No

Are you a citizen of a country other than Australia?  Yes  No

If yes, please list all countries of citizenship

Are you a resident for tax purposes of another country?  Yes  No

If yes, please state all countries where tax is applicable

## Loan details.

### Loan options

#### Personal loan

Travel

Debt consolidation

Other

#### Car loan

Min \$10,000

#### Overdraft

### Loan details

Total loan amount/credit limit \$

Credit limit increase \$

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

Preferred Repayment Term  years

Preferred payment frequency  weekly  fortnightly  monthly

### Credit cards

Credit limit request \$

Low Rate Visa credit card (Min. \$1K)

Qantas Visa credit card (Min. \$5k)

Qantas Frequent Flyer Membership Number<sup>1</sup>

TPAV Member number

VAU Member number

<sup>1</sup>You must be a Qantas Frequent Flyer program member to earn and redeem Qantas Points and your Qantas Frequent Flyer membership number must be linked to your BankVic Qantas Visa credit card account. Qantas Points will be automatically credited to your Qantas Frequent Flyer account each month. If you do not have a current Qantas membership, you will need to apply for one. The Qantas Membership is complimentary for BankVic Qantas Visa credit card applicants. You may apply for a Qantas membership at [qantaspoints.com/bankvic](https://qantaspoints.com/bankvic). Membership is subject to the Qantas Frequent Flyer program terms and conditions, available at [qantas.com/terms](https://qantas.com/terms). The primary account holder may nominate an additional card holder however may only nominate one Qantas Frequent Flyer membership number, which must belong to the primary account holder, to receive Qantas Points earned on the card account.

## Employment details.

### Applicant 1

Occupation

Employment type  Full time  Part time  Casual @  hours p/w

Self employed  Other

Currently on probation?  Yes  No

Employer name

Employer address

Postcode  Commencement date  /  /

Previous Employer name

Tenure

### Applicant 2

Occupation

Employment type  Full time  Part time  Casual @  hours p/w

Self employed  Other

Currently on probation?  Yes  No

Employer name

Employer address

Postcode  Commencement date  /  /

Previous Employer name

Tenure

## About your financial situation. What do you earn?

Please tell us your annual earnings

### Applicant 1

Annual gross income from main employment \$

Other income \$

### Applicant 2

Annual gross income from main employment \$

Other income \$

## What do you own?

Please list any of the assets held outside of BankVic

Asset	Description	Current value
Home		
Vehicle/s	Year/Make Model	
Vehicle/s	Year/Make Model	
Savings		
Shares		
Superannuation		
Household contents		
Other assets or investments		

## What do you owe?

Please list the liabilities held outside of BankVic

Type of Finance	Description	Limit	Balance	Monthly installment
Home loan	Remaining term (years)	\$	\$	\$
Investment loan		\$	\$	\$
Personal loans		\$	\$	\$
Car loans		\$	\$	\$
Credit cards/Store cards		\$	\$	\$
Credit cards/Store cards		\$	\$	\$
Other		\$	\$	\$
Other		\$	\$	\$

HECS / HELP / Study Debt

Yes  No

## What do you spend?

Please estimate your monthly costs of living

If you live in a shared arrangement, please indicate the % of your contribution toward total household expenses (if applicable).

**Utilities** Electricity, gas & water bills for your home

Amount per month: \$  % Household Share: %

**Household** Necessary expenses to run your home (eg rates, house and contents insurance, repairs & maintenance, owners corporate fees)

\$  %

**TV & Communications** Phone, Internet & Pay TV (Including Netflix)

\$  %

**Groceries** Typical supermarket shopping, including cleaning products, toiletries & food

\$  %

**Clothing & Personal Care** For example, clothing, shoes, haircuts, cosmetics and other personal care items

\$  %

**Lifestyle** Regular spending on entertainment & lifestyle (eg gym, travel, take away & eating out)

\$  %

**Public Transport & Vehicle costs** Costs of public transport and or vehicle (eg registration, insurance, servicing, petrol, tolls)

\$  %

**Childcare** Costs of childcare (after rebates)

Amount per month: \$

**Education** Private or Public (School fees, uniform, books etc)

\$

**Medical & Health** Dental, optical, pharmacy, regular doctor or hospital costs

\$

**Other Insurances** Health insurance, Life insurance, Income protection

\$

**Investment property** (eg Utilities, rates, insurance, owners corp, property management, maintenance etc)

\$

**Other Expenses** Any other items not covered in the above categories (eg. tax commitments and regular salary deductions)

\$

**Any other** additional expenses that may be relevant to your unique circumstances (eg. child or spouse maintenance or support payments)

\$

**Estimate of Future** household and utility expenses, post your new home loan

\$

**Total expenses**

\$

## Expected change in financial position.

Do you expect any significant change to your financial situation over the next three years that would adversely impact your ability to meet home loan repayments, including any anticipated or known impact due to the COVID-19 pandemic?

Yes  No

### If yes, what is the nature of the expected change?

- Temporary decrease in disposable income (including Overtime/Shift allowances)  
 Permanent decrease in disposable income (including Overtime/Shift allowances)  
 Anticipated large expenditure

Please specify the nature of the expected change such as maternity leave, loss of employment, reduced working hours, retirement, full time study, carer responsibilities, medical treatment, end of interest free period etc.

### How will you continue to make repayments?

- Use existing savings  
 Securing additional income  
 My application reflects the changes  
 Reduce expenditure  
 Sale of asset/s  
 Other (please specify)

## Insurance

### I would like to protect my assets and would like to discuss this further with a staff member and arrange a no obligation quote.

- Home  
 Contents  
 Motor Vehicle  
 Caravan/Trailer  
 Boat

## Declaration by Applicant. Please read before completing this form and sign below.

### For new members only

I/We apply to be admitted to the Police Financial Services Limited ABN 33 087 651 661 ("BankVic") as a shareholder member and understand this requires a payment of \$10 per person to be allotted ten shares (\$1.00 each).

I/We agree to be bound by the Constitution of BankVic and pay all charges imposed or levied by BankVic in accordance with the Corporations Act and charges set from time to time in relation to the operation of my/our account/s and provision of services.

### For all members

I/We have reviewed and read the BankVic Financial Services Guide, BankVic Terms & Conditions, and Fees and Charges available at bankvic.com.au together with all terms and conditions associated with the product I am applying for and agree to be bound by them.

I/We have read, understood and agree to BankVic's Privacy Policy available at bankvic.com.au/privacy.

I/We understand that I/we will be liable for any losses that may arise from failure to properly secure and protect any PINs, Access codes or passwords.

I/We declare that all the information contained in this application is true and correct.

**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 BankVic's decision to approve this application.**

I/We authorise BankVic to use and/or disclose my/our personal information to third parties associated with BankVic in accordance with its Privacy Policy for the sole

purpose of considering this application and administering the products and services associated with this application

I/We consent to BankVic collecting, verifying, using and disclosing personal information provided by me/us as required pursuant to the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 and I/we understand it is an offence under that act to give false and misleading information, and that if I/we supply incomplete or inaccurate information BankVic may not be able to provide me/us with products or services.

I/We certify that information provided in this form regarding my/our tax residency status is true and correct. I acknowledge that my/our tax information may be provided directly or indirectly, to any relevant tax authority, including the Australian Tax Office and (if applicable) exchanged with tax authorities of another country or countries in which I/we may be resident for tax purposes pursuant to bilateral or multilateral agreements between governments to exchange financial account information. I/We undertake to advise BankVic within thirty days of any change in circumstances which affects my/our tax residency status or where any information contained herein is no longer correct.

### For non-residents only

As a non-permanent resident of Australia, I/we consent to BankVic conducting a Visa Entitlement Verification Online enquiry and authorise the Department of Immigration and Citizenship to release the details of my/our residency status for the purposes only of assessing my/our eligibility to open an account and/or obtain finance.

I/We consent to BankVic obtaining a credit report for the purposes of assessing my application.

## Electronic correspondence.

I consent to receive notices and other documents electronically and consent that upon giving this consent:

- Paper documents and notices may no longer be given;
- Electronic communication must be regularly checked for documents and notices;
- Notices and documents may be sent by email, or provide a notice in an email that documents are displayed on and can be retrieved from a website;
- I may withdraw my consent to the giving of notices and documents at any time; and
- I have facilities to enable us to print notices and documents sent to me electronically.

**Declarations.** If you answer YES to any of the following please attach details.

1. Have you or your spouse ever been declared bankrupt?  Yes  No
  2. Are there any unsatisfied judgements against you or any company of which either you or your spouse, are or any company of which either you or your spouse are or were a shareholder officer? Or are there any judgments, garnishees or other legal proceedings against you?  Yes  No
  3. Are you a guarantor or indemnifier for the performance of another person(s) contract?  Yes  No
  4. Have you applied for credit in any other name?  Yes  No
  5. Are you in arrears with any of your creditors stated in Your Financial Situation?  Yes  No
  6. Have you, or your spouse, ever been shareholders or officers of any company to which a manager, receiver, and/or liquidator has been appointed?  Yes  No
  7. Are you, or are you a relative of, a Politically Exposed Person?  Yes  No
- A Politically Exposed Person is an individual or immediate family member, or close associate of the individual who holds, or has held a prominent public position either domestically or internationally in a government body or an international organisation.

**Acknowledgment.**

By signing below, I declare that I have read and agree to be bound by the declarations contained in this application.

<input style="width: 100%; height: 30px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/> / <input style="width: 20px; height: 20px;" type="text"/> / <input style="width: 20px; height: 20px;" type="text"/>
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Applicant 1 Signature

Date

<input style="width: 100%; height: 30px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/> / <input style="width: 20px; height: 20px;" type="text"/> / <input style="width: 20px; height: 20px;" type="text"/>
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Applicant 2 or Additional Cardholder Signature

Date

We undertake to comply with the ePayments Code in our dealings with you. Fees and charges apply. Terms and conditions and information about interest rates and fees and charges are available on application or request.

**Balance transfer**

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

- BankVic 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 BankVic Credit Card account.
- A Balance Transfer and (if applicable) account closure request will only be processed once I activate my BankVic Visa Credit Card. Payments to nominated credit/store card issuer(s) will usually be made within 14 business days of BankVic receiving a balance transfer request.
- BankVic 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.
- BankVic 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 BankVic 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;
- if I am in default of the 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 BankVic receives this application.
- If the amount I wish to transfer will cause me to exceed the approved credit limit on my Card Account, BankVic 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.
- BankVic will treat other balance transfers as cash advances.
- I should refer to the Visa Credit card Conditions of Use for the full provisions on Balance Transfers.

I authorise BankVic to transfer the balance of the credit card/ store account listed below to my BankVic Visa credit card.

**Card 1**

Account name

Bank

Biller code

Account/card number

Exact amount to be transferred

Do you authorise BankVic to arrange to close this account?  Yes  No

**Card 2**

Account name

Bank

Biller code

Account/card number

Exact amount to be transferred

Do you authorise BankVic to arrange to close this account?  Yes  No