

Are you a Member? Yes No. On approval of this loan you will be required to become a Member of Border Bank.

Loan Details

Member Number Applicant One (if current member) Member Number Applicant Two (if current member)

What type of loan do you require? *Please select one or more*

Personal Loan
 Car Loan
 Home Loan
 Overdraft
 Equity Home Loan
Not available for new business. Increase in credit limit only
 Credit Card
 Other _____

Are you applying for a:	Loan Amount	Purpose
New Loan	<input type="text" value="\$"/>	
Overdraft	Credit Card/Overdraft Amount	Purpose
Credit Card	<input type="text" value="\$"/>	

Home Loan Details

Only complete this section if you are applying for a home loan

Will you be living in the property?

Yes - Home loan
 No - Investment Home Loan

Are you buying your first home? Yes No

If Yes to the above, are you applying for the First Home Loan Deposit Scheme? Yes No

Is this a Purchase Refinance Access Equity in Current Property

Address of property offered as security

Postcode Purchase Price/Estimated Market Value
 Secured by property being purchased
 Other security property offered

Who can we contact to access the property for valuation purposes (if required)?

Name: Phone:

Name of solicitor / conveyancer

Phone Email (if known)

Details Applicant 1

Title Surname First Name Middle Name/s

Date of Birth Preferred /Other name (if any)

Residential Address

Unit/Floor/Street No. Street Suburb/Town

State Postcode

Residential status (please tick) Date commenced living at this address

Owner
 Buying
 Renting
 Boarding
 Living with parents

Previous address (if at current address for less than 2 years)

Date Commenced at Previous Address

Details Applicant 1 (continued)

Home phone Mobile phone Work phone

Drivers Lic No. Expiry Date Email

Marital status (please tick) Single Married Defacto Separated Divorced Widowed

No. of dependents Age of dependents

Details Applicant 2

Title Surname First Name Middle Name

Date of Birth Preferred /Other name (if any)

Residential Address

Unit/Floor/Street No. Street Suburb/Town

State Postcode

Residential status (please tick) Date commenced living at this address

 Owner Buying Renting Boarding Living with parents

Previous address (if at current address for less than 2 years)

Date commenced living at previous address

Home phone Mobile phone Work phone

Drivers Lic No. Expiry Date Email

Marital status (please tick) Single Married Defacto Separated Divorced Widowed

No. of dependents Age of dependents

Employment Details Applicant 1

Occupation (if self-employed, nature of business) Employer

Employer's Address

Employee number Employer's Telephone Number Gross Income per annum

(if applicable) \$

Employment (please tick)

Hours (select 1) **Status** (select 1)

 Full-time OR Part-time Permanent OR Casual OR Self-Employed

Date started with current employer

Previous Employment Details Applicant 1 (if with current employer for less than 2 years)

Occupation (if self-employed, nature of business)

Previous Employer

Previous Employer's Address

Period of Employment

Employer's Telephone Number

From to

Employment (please tick)

Hours (select 1)

Status (select 1)

Full-time OR

Part-time

Permanent OR

Casual OR

Self-Employed

Employment Details Applicant 2

Occupation (if self-employed, nature of business)

Employer

Employer's Address

Employee number

Employer's Telephone Number

Gross Income per annum

(if applicable)

\$

Employment (please tick)

Hours (select 1)

Status (select 1)

Full-time OR

Part-time

Permanent OR

Casual OR

Self-Employed

Date started with current employer

Previous Employment Details Applicant 2 (if with current employer for less than 2 years)

Occupation (if self-employed, nature of business)

Previous Employer

Previous Employer's Address

Period of Employment

Employer's Telephone Number

From to

Employment (please tick)

Hours (select 1)

Status (select 1)

Full-time OR

Part-time

Permanent OR

Casual OR

Self-Employed

Assets: what you own						
Asset Details					Estimated Value	Owned by Applicant
Property	(a) Owner Occupied	Address			\$	One Two
	(b) Investment	Address			\$	One Two
	(c) Investment	Address			\$	One Two
Motor Vehicle(s)	1.	Make	Model	Year	\$	One Two
	2.	Make	Model	Year	\$	One Two
Caravan/Boat/Trailer		Make	Model	Year	\$	One Two
Savings / Term Deposits		Institution			\$	One Two
Savings / Term Deposits		Institution			\$	One Two
Shares / Other investments		Details			\$	One Two
Contents / Household goods		Details			\$	One Two
Other Assets		Details			\$	One Two
Total Assets					\$	

Insurance: details of coverage					
Motor Vehicle(s)	1.	Insurer	Type of Policy Comprehensive 3rd Party	Renewal Date	Insured Value \$
		Insurer	Type of Policy Comprehensive 3rd Party	Renewal Date	Insured Value \$
Home Building	2.	Insurer		Renewal Date	Insured Value \$
Contents		Insurer		Renewal Date	Insured Value \$
Valuables		Insurer		Renewal Date	Insured Value \$
Other		Insurer	Type of Policy	Renewal Date	Insured Value \$

Funds Required if unsure please leave blank		Funds Available	
Purchase Price	\$	Savings	\$
Refinance Amount	\$	Deposit Paid	\$
Payout	\$	Gift (letter required)	\$
Cost of Construction	\$	Proceeds of Sale	\$
Stamp Duty	\$	Other Funds	\$
Legal Costs	\$	Other Funds	\$
LMI	\$	Other Funds	\$
Other	\$	This Loan	\$
Total Required	\$	Total Available	\$

NET INCOME - (After Tax)

Income (A)	Applicant One	Payment Frequency			Applicant Two	Payment Frequency		
		W	F	M		W	F	M
Salary - Permanent	\$	W	F	M	\$	W	F	M
Salary - Casual / Temp / Benefits	\$	W	F	M	\$	W	F	M
Self Employed	\$	W	F	M	\$	W	F	M
Taxable Pension	\$	W	F	M	\$	W	F	M
Rental Income	\$	W	F	M	\$	W	F	M
Interest	\$	W	F	M	\$	W	F	M
Commission/ Bonus	\$	W	F	M	\$	W	F	M
Dividends/ Annuities	\$	W	F	M	\$	W	F	M

Income (B)	Applicant One	Payment Frequency			Applicant Two	Payment Frequency		
		W	F	M		W	F	M
Pension	\$	W	F	M	\$	W	F	M
Superannuation Benefit	\$	W	F	M	\$	W	F	M
Child Support	\$	W	F	M	\$	W	F	M
Family Tax Benefit	\$	W	F	M	\$	W	F	M

EXPENSES

Regular Expenses - Accomodation (C)	Applicant		Remaining Term	Property Reference	Payable to	Balance Owing (\$)	Payment Amount (\$)	Payment Frequency		
	One	Two						W	F	M
Residential Rent/Board	One	Two						W	F	M
Existing Mortgage	One	Two		A				W	F	M
Investment Loan	One	Two		B				W	F	M
Investment Loan	One	Two		C				W	F	M
Other	One	Two						W	F	M
Other	One	Two						W	F	M
Other	One	Two						W	F	M

EXPENSES (continued)

Regular Expenses - Credit (D)	Applicant	Financial Institution	Credit Limit (\$)	Balance Owing (\$)	Payment Amount (\$)	Payment Frequency		
						W	F	M
Personal Loan	One Two					W	F	M
Other Loans (details)	One Two					W	F	M
Other Loans (details)	One Two					W	F	M
Credit Cards (Visa / Mastercard / Other)	One Two					W	F	M
Credit Cards (Visa / Mastercard / Other)	One Two					W	F	M
Credit Cards (Visa / Mastercard / Other)	One Two					W	F	M
Credit Cards (Visa / Mastercard / Other)	One Two					W	F	M
Store Cards	One Two					W	F	M
Charge Cards	One Two					W	F	M
Overdraft or Line of Credit	One Two					W	F	M
Total	Please tick if additional expenses are attached			\$				

Notes:

General Monthly Living Expenses (E)	Applicant One	Joint	Applicant Two
Utilities (Power, Gas, Water, Sewerage)	\$		\$
Communication (Telephone, Internet)	\$		\$
Clothing (Purchase of clothes)	\$		\$
Groceries - Food etc	\$		\$
Maintenance / Child Support	\$		\$
Health Care / Private Health Insurance	\$		\$
Insurance - Car, Home, Contents, Life, Income	\$		\$
Transport - Rego, Fuel, Fares etc	\$		\$
Personal Grooming & Other Personal Care Costs	\$		\$
Home - Rates and Strata fees	\$		\$
Rental Property Expenses (agent, strata, rates)	\$		\$
Private School	\$		\$
Child Care	\$		\$
Other expenses (please list below):	\$		\$
Total	\$		\$

Discretionary Monthly Variable Expenses (F)	Applicant One	Joint	Applicant Two
Leisure and Entertainment	\$		\$
Gambling	\$		\$
Movies/ Digital Entertainment	\$		\$
Hobbies / Gym	\$		\$
Restaurants/ Take Away	\$		\$
Holidays	\$		\$
Other expenses (please list below):	\$		\$
Total	\$		\$

Notes:

Credit Card Application Details

Credit Details

Name of VISA Credit Card applicant

Member Number (if you are a current member)

Do you require an additional card?

Yes No

If you require an additional cardholder, we will be in contact to complete this request.

Important Information

- Note: This is for Visa Credit Cards only.
- Additional cardholders must be 16 years or older.
- If the additional cardholder is not an existing member of Police Bank, we are required to obtain sufficient proof of identity before they can be issued with an additional card (e.g passport, drivers licence, birth certificate, Medicare card).
- All transactions on your credit card account authorised by the additional cardholder will be treated as having been authorised by you. You will be responsible for all these transactions.
- The 'Visa Credit Card Conditions of Use' applicable to your credit card account set out the terms governing the use of an additional card. See section 4.9 Additional Cardholders for more information.

Automatic Payment Request

I would like to have monthly automatic payments made to my Visa Credit Card from my Police Bank Account:

Account Number: _____ A/C Type (eg S1) _____

Please tick one of the following options listed below:

My minimum payment as shown on my statement.

My full outstanding balance shown on my statement

Set monthly amount (please specify) \$ _____

OR

Please note: The set monthly amount is to exceed the minimum payment required.

I will arrange payments myself.(eg. via internet banking, send cheque)

Key facts about this credit card

Correct as at 22 June 2020

This information sheet is an Australian Government requirement under the National Consumer Credit Protection Act (2009).

Description of Credit Card

Product Name	Visa Credit Card
Minimum Credit Limit	\$1,000
Minimum repayments	\$5 or 2.5% of the closing balance (whichever is the greater). If closing balance less than \$5, minimum repayment is the closing balance
Interest on purchases	10.76% p.a.

Interest free period	Up to 55 days
Interest of cash advances	10.76% p.a.
Annual fee	\$30.00
Late payment fee	\$10.00

There may be circumstances in which you have to pay other fees. You can only be charged a fee for exceeding your credit limit if you separately agree to being charged that fee. A full list of current fees applicable to our credit card can be obtained from our website.

For more information on choosing and using credit cards visit the ASIC consumer website at www.moneySMART.gov.au

The terms on which this credit card is offered can change over time. You can check if any changes have been made by visiting our website.

Declaration

Applicants' Declarations

By signing below, I/we (the applicant/s) confirm that:

- I/we understand that the Bank is the product issuer.
- All statements in my/our application are true, correct, complete and not misleading and I/we realise the Bank is relying on this.
- I/we are not a current bankrupt, discharged bankrupt or have any judgements or legal proceedings against me/us that I/we have not disclosed.
- I am/we are aware that by submitting this information, the Bank will conduct a credit report with a credit bureau .

- I/we understand where the Bank incurs costs (such as valuations) in processing my/our application and if the application is rejected or withdrawn, I/we will still have to pay for the costs incurred by the Bank in processing the application and the Bank may debit any account I/we have with the Bank up to the value of the costs for this.
- I/We also acknowledge that this application is not an agreement to lend and, if the Bank does approve my /our application, any loan offer by the Bank is subject to my/our acceptance and to my/our meeting the terms of the loan offer.

Privacy Policy

Privacy Notice

Outline

This Privacy Notice describes how we collect, use and share your personal information. The Notice sets out:

- the kinds of personal information we collect
- the reason why we collect and use your information
- who we share your information with
- where you can find our Privacy Policy
- how you can contact us.

What is personal information

Personal information includes information or an opinion about an individual that's identified or reasonably identifiable. This includes the individual's name, age, gender, postcode, contact details, or financial information, such as credit card or transaction details, as well as a range of other types of data.

Collection & use of your information

The law requires us to collect and hold information on you:

- for our register of members under the Corporations Act 2001 (Cth)
- to assess your application for a loan and your capacity to repay the loan under the National Consumer Credit Protection Act (2009)
- to verify or confirm your identity under relevant legislation.

Accordingly, we collect information about you to:

- provide you with membership benefits, services and products or information about those benefits, services and products

- research, design, market, manage and price our membership benefits, services and products
- process payments
- maintain PayID registrations through the Payments Platform addressing service
- provide you with information about services and products from third parties with which we have arrangements
- manage our relationship with you
- track products or services that you view on our website using cookies, where your settings allow us to, and send you information and advertising about those products or services
- contact you to assist you to complete online applications that you may have started and not submitted. Personal information provided in these applications is destroyed after 90 days
- minimise risks and identify or investigate fraud and other illegal activities
- improve our service to you
- comply with laws, and assist government and law enforcement agencies
- manage our business.

If you do not give us the information we request, credit and financial services laws may not allow us to admit you to membership or provide you with the service or product that you have applied for.

How we collect your information

We will collect information about you and your financial position from you directly. When you apply for a loan, we collect information about your credit history from a credit reporting body.

How you can access your information

You can request access to your information at any time.

Providing your information to credit reporting bodies

The credit reporting bodies we disclose information to include Equifax Australia Information Services, and Solutions Pty Limited Pty Ltd, Illion (Australia) Pty Ltd and Tasmanian Collection Service Pty Ltd. If you do not make your repayments when they fall due or commit a serious credit infringement, we may disclose this to those credit reporting bodies. Any information we provide to the above credit reporting bodies will be included in reports provided to credit providers to help them to assess your creditworthiness.

You can ask the above credit reporting bodies not to use your information for pre-screening of direct marketing by a credit provider. You can also ask them not to use or disclose your information if you reasonably believe that you have been or are likely to be a victim of fraud (including identity fraud). You can view their privacy policies on their respective websites - Equifax: www.equifax.com.au/privacy, and Illion: www.illion.com.au/privacy-policy, Tasmanian Collection Service: www.tascol.com.au/privacy/.

Providing your information to other entities

We disclose your information to other entities as needed or as required by law. We may disclose your information to entities such as:

- entities that can verify your identity
- clearing, payment and credit card scheme providers
- third party partners, affiliated product and service suppliers, service providers, contractors or agents. For example, contractors who do some of our work for us, including statement printing and mail out, card and cheque production, market research or direct marketing
- security entities that minimise risks and block suspicious behaviour
- lawyers, conveyancers, accountants, advisers, brokers and agents who represent you
- affiliated product and service suppliers to provide information to you about their services and products
- credit reporting bodies, banks and other financial institutions that have previously lent to you, or if we need to process a claim for mistaken payment
- persons you use as referees or guarantors for your loan
- for property loans – property valuers and insurers
- mortgage documentation service
- debt collection agencies, lawyers, process servers
- our auditors or insurers
- people who help us process claims – like assessors and investigators
- people authorised to use your account such as cardholders or family members
- law enforcement and government agencies as required by law.

Our Privacy Policy

Our Privacy Policy is available at www.policebank.com.au and contains information such as:

- that contained in this Privacy Notice
- how you can seek correction of information that we hold on you
- how you can make a complaint about a breach of your privacy or the conduct of a credit reporting body, and how we will deal with your complaint
- we are likely to disclose when you ask us to process a transaction to a financial institutions overseas. Where we do so, we ensure there are arrangements in place to protect your information
- the new mandatory CCR (comprehensive credit reporting) regime that requires Police Bank to share your credit history with credit reporting bodies
- your ability to request or share your CDR (Consumer Data Right) data with other financial institutions under the CDR scheme.

Contact us:

- in person at one of our Branches
- by visiting our website at borderbank.com.au
- by calling us on 132 267
- by emailing us at info@borderbank.com.au
- by writing to us to 25 Pelican Street, Surry Hills NSW 2010.

Last updated: 7 April 2021

Application Checklist

I/we acknowledge you may require evidence of all sources of income including payslips, rent receipts or two years financial statements (if self-employed) & evidence of current savings.

I/we acknowledge you may require evidence of our current liabilities e.g. credit card statements, mortgage statements, tenancy agreement & payout figures for the past 90 days.

I/we agree to the Applicant Declaration and Privacy Notice above.

Applicant 1

Name _____ Date _____

Signature _____

Applicant 2

Name _____ Date _____

Signature _____

How to submit this application:

To submit this application, please follow these steps:

1. Save the completed PDF for your records. If you have printed and completed the application by hand, first scan or photograph all pages and save as a PDF.
2. Send your completed application back to your Branch, the Member Service Officer assisting with your loan enquiry or please call 131 728 for support.

Office Use Only

Where the application has been completed by a Bank Officer on behalf of the applicant(s), the following must be completed.

By signing below, I confirm that:

1. I have completed the application based on information provided to me by the applicant(s)
2. The applicant(s) agreed to the Declaration above
3. The applicant(s) have been provided with the Privacy Notice
4. The applicant(s) agreed to sign this application prior to any loan being funded.

Name of Bank Officer _____

Signature _____

Date _____