

# Credit Card Application Checklist



**Police & Nurses Limited** ABN 69 087 651 876 AFSL 240701 Australian Credit Licence 240701  
 Level 7, 130 Stirling Street, Perth WA 6000 | PO Box 8609, Perth BC, Western Australia 6849  
 T 13 25 77 | F (08) 9219 7660 | W pnbank.com.au

Member name/s \_\_\_\_\_ Consultant name \_\_\_\_\_

## HOW TO APPLY FOR A CREDIT CARD

At P&N, we understand that this event will be one of your larger financial commitments in your life and we thank you for considering us. The following checklist is a guide to the information we may require from you to assist us in assessing your application. If you have any questions please contact your lending consultant.

- Step 1 Use the checklist below to determine the supporting documents required for your loan application
- Step 2 Gather your supporting loan application documents and provide them to your consultant
- Step 3 The submission of your loan application form will be accompanied by these documents

| The checklist below is to assist you in the collection of relevant documents. Please tick (✓) the box to confirm that you the Applicant/Guarantor has provided all the relevant documents. |  | Provided                 | Outstanding              |
|--|--|--------------------------|--------------------------|
| <b>IDENTITY</b> (not required if already a P&N member)   |  |                          |                          |
| Proof of Identity  | One primary photographic ID (eg. driver's licence or passport) or two non-photo IDs (eg. birth certificate, citizenship certificate, council rate notice, ATO tax assessment notice, bank cards, credit cards) | <input type="checkbox"/> | <input type="checkbox"/> |
| <b>PRIVACY</b>   |  |                          |                          |
| Privacy Statement and Consent  | The potential member, or member, signs to consent to how P&N may use and disclose your information   | <input type="checkbox"/> | <input type="checkbox"/> |
| <b>INCOME</b>  |  |                          |                          |
| Wage or Salary   | Most recent payslip with a minimum 3 months of year to date income   | <input type="checkbox"/> | <input type="checkbox"/> |
| Commission, Overtime, Allowances   | Most recent payslip with a minimum 3 months of year to date income plus your Payment Summary (group certificate) for the last financial year.  | <input type="checkbox"/> | <input type="checkbox"/> |
| Rental Income  | Evidence of rent ie. copy of current lease agreement or management statements or letter from Real Estate Agent showing the actual rental amount, dated within 1 month of application                           | <input type="checkbox"/> | <input type="checkbox"/> |
| Government Income  | Current Centrelink Statement showing name of applicant, frequency and amount (dated within 2 months of application)  | <input type="checkbox"/> | <input type="checkbox"/> |
| Self Employed Income (inc. Self-funded Retirees)   | Most recent personal and business tax return, Notice of Assessment for the corresponding year, and (if applicable) business financial statements with previous years' profit and loss.                         | <input type="checkbox"/> | <input type="checkbox"/> |

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## APPLICATION DETAILS

### REQUEST

- apply for a new credit card, with a limit of \$ \_\_\_\_\_  
 increase the limit on my existing card to \$ \_\_\_\_\_

### CARD TYPE

- P&N Bank Visa Classic (min \$1,000 limit)     P&N Bank Visa Platinum (min \$6,000 limit)     & Visa Platinum (min \$6,000 limit, available with a & Home Loan only)

### APPLICANT DETAILS

Member number \_\_\_\_\_  
Title \_\_\_\_\_ Surname \_\_\_\_\_ Given name/s \_\_\_\_\_  
Phone: Home \_\_\_\_\_ Work \_\_\_\_\_ Mobile \_\_\_\_\_  
Email \_\_\_\_\_  
Drivers licence number \_\_\_\_\_ State of issue \_\_\_\_\_ Expiry Date \_\_\_\_\_  
Date of birth \_\_\_\_\_ Dependents \_\_\_\_\_ Marital status \_\_\_\_\_  
Residential status:  Australian citizen     temporary resident     permanent resident     other (give details) \_\_\_\_\_

### ADDRESS INFORMATION

- owner - fully owned     buying/mortgagor     renting     living with parents     boarding     provided by employer  
 other (give details) \_\_\_\_\_

#### Residential Address (PO Box not acceptable):

Street name & number \_\_\_\_\_  
Suburb \_\_\_\_\_ State \_\_\_\_\_ Postcode \_\_\_\_\_  
Time at current address \_\_\_\_\_ year/s \_\_\_\_\_ months/s

#### Previous residential address (if current is less than 2 years):

Street name & number \_\_\_\_\_  
Suburb \_\_\_\_\_ State \_\_\_\_\_ Postcode \_\_\_\_\_  
Time at previous address \_\_\_\_\_ year/s \_\_\_\_\_ months/s

#### Postal address (leave blank if same as residential address):

Street name & number \_\_\_\_\_  
Suburb \_\_\_\_\_ State \_\_\_\_\_ Postcode \_\_\_\_\_

#### Nearest relative (over 18 years, living in Australia and not living with Applicant)

Full name \_\_\_\_\_ Contact number \_\_\_\_\_  
Street name & number \_\_\_\_\_  
Suburb \_\_\_\_\_ State \_\_\_\_\_ Postcode \_\_\_\_\_  
Relationship:  spouse     parent     sibling     friend     other \_\_\_\_\_

#### Current Employment:

Status  casual     contract     full-time  
 part-time     seasonal     self-employed  
 other \_\_\_\_\_  
Employer/Business name \_\_\_\_\_  
Occupation/Position \_\_\_\_\_  
Time at current employer \_\_\_\_\_ year/s \_\_\_\_\_ month/s  
Business address \_\_\_\_\_

#### Previous Employment (if current less than 2 years):

Status  casual     contract     full-time  
 part-time     seasonal     self-employed  
 other \_\_\_\_\_  
Employer/Business name \_\_\_\_\_  
Occupation/Position \_\_\_\_\_  
Time at previous employer \_\_\_\_\_ year/s \_\_\_\_\_ month/s  
Business address \_\_\_\_\_

Gross income \$ \_\_\_\_\_  pa     pm     pf     pw  
Other income\* \$ \_\_\_\_\_  pa     pm     pf     pw

**\*If liabilities and assets are shared with a partner, please provide their gross annual income. We will consider this as part of our assessment of your application.**

**FINANCIAL POSITION**

| Assets | Type             | Description | Value |
|--------|------------------|-------------|-------|
|        | Primary property |             | \$    |
|        | Other property   |             | \$    |
|        |                  |             | \$    |
|        |                  |             | \$    |
|        | Motor vehicle    |             | \$    |
|        |                  |             | \$    |
|        | Contents         |             | \$    |
|        | Savings          |             | \$    |
|        | Other assets     |             | \$    |
|        |                  |             | \$    |
|        |                  |             | \$    |

| Liabilities | Type            | Lender | Owing | Monthly payment |
|-------------|-----------------|--------|-------|-----------------|
|             | Home loan       |        | \$    | (pm)            |
|             | Investment loan |        | \$    | (pm)            |
|             | Investment loan |        | \$    | (pm)            |
|             | Car loan        |        | \$    | (pm)            |
|             | Personal loan   |        | \$    | (pm)            |
|             | Other           |        | \$    | (pm)            |

| Type        | Lender | Owing | Credit Limit | Payout?   |
|-------------|--------|-------|--------------|---|
| Credit card |        | \$    | \$           | <input type="checkbox"/> yes <input type="checkbox"/> close |
| Credit card |        | \$    | \$           | <input type="checkbox"/> yes <input type="checkbox"/> close |
| Credit card |        | \$    | \$           | <input type="checkbox"/> yes <input type="checkbox"/> close |

| Type                  | Commitment (per month) |
|-----------------------|------------------------|
| Rent/board            | \$                     |
| Child support payment | \$                     |
| Additional expenses*  | \$                     |

\*eg. private school fees/child maintenance

**CREDIT HISTORY**

Have you ever been bankrupt or insolvent? Have you ever entered into a scheme or arrangement with creditors under the Bankruptcy Act?

yes  no

Do you have any judgements, garnishees or other legal proceedings against you?

yes  no

If you have answered yes to any questions above, please provide full details below.

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**PRIVACY STATEMENT AND CONSENT**

This Privacy Statement and Consent applies to individuals about whom we collect information in connection with an application for credit, including prospective borrowers and guarantors. In this statement, personal information includes information about your credit history (including information about your past experiences with us and other lenders, the kinds of credit products you have had or sought, how you have managed your obligations, information contained in a credit report about you, and information about your credit worthiness that has been derived from a credit report about you).

**Providing information about another person**

When you give us personal information about another person you represent that you are authorised to do so and agree to inform the person that we have collected their information as part of this application and of the contents of this Privacy Statement and Consent.

**Purposes for which we collect and use personal information**

You agree that personal information you supply to Police & Nurses Limited may be held and used by us to assess, complete and process the application you make or for which you are a signatory, guarantor or representative, execute your instructions, manage our relationship with you, comply with legislative or regulatory requirements, for internal processes including product development, strategic planning, risk management and pricing, to meet our obligations in relation to external payments, credit reporting systems, government bodies and our funding arrangements, and identify and (unless you tell us not to) contact you to discuss other products that may be of interest to you.

The information we collect about you may also include sensitive information (for instance information about your health) where we collect it for a specific purpose, for example in assessing whether you have a pre-existing medical condition for insurance purposes.

We are required by the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 and, if you are giving a mortgage, certain State property laws (for example, the Real Property Act 1900 in NSW) to collect information to identify you, and by the National Consumer Credit Protection Act 2009 to learn about and verify a prospective borrower's financial situation. Without your information we may not be able to provide a facility.

#### Exchange of personal information generally

We may exchange personal information about you with other persons to verify that it is correct (for example your employer); our related bodies corporate, assignees, agents, contractors and external advisers; organisations for verifying your identity; your agents, advisers, executors, administrators, trustees, beneficiaries (if you are a trustee), guardians or attorneys; law enforcement, regulatory and government bodies; anyone who introduces you to us; reward program providers, third parties providing fraud detection services; payment system operators; your and our insurers or prospective insurers and their underwriters; any person we consider necessary to execute your instructions; persons with whom you make a joint application for a product or service provided by us; any financial institution to or from which a payment is made in relation to any account you have or operate; your current and prospective co-borrowers and co-guarantors, financial institutions, and debt collection agencies.

We may also include your personal information on any registers relevant to services we provide, such as the Personal Property Security Register.

#### Exchange of personal information with credit providers

You agree we may collect personal information about you from, and/or disclose it to, other credit providers for the purpose of:

- assessing an application for credit;
- considering whether or not to accept you as a guarantor or security provider;
- collecting overdue payments, managing credit, helping you avoid default on credit obligations and taking action in the event of your fraud and other serious credit infringement; and
- providing or managing securitised or transferred loans.

#### Exchange of personal information with credit reporting bodies

You agree we may collect personal information about you from, and/or disclose it to, credit reporting bodies (CRBs), including by:

- disclosing any failure by you to meet your payment obligations in relation to consumer credit and the fact that you have committed fraud or other serious credit infringement;
- obtaining a consumer credit report about you for the purpose of assessing an application for, or collecting overdue payments of, commercial credit;
- obtaining commercial credit information about you in order to assess an application by you for consumer credit; and
- considering whether or not to accept you as a guarantor or security provider.

The CRB we use is Veda Advantage, whose privacy policy (which explains how Veda Advantage manages credit information) and contact details are at [veda.com.au/contact-us](http://veda.com.au/contact-us).

CRBs may include information which we provide in reports to other credit providers to assist them to assess your creditworthiness.

You can ask a CRB not to use or disclose credit information it holds about you for a period of 21 days (called a "ban period") without your consent if you believe on reasonable grounds that you have been or are likely to be a victim of fraud, including identity fraud. If you are applying to be a borrower, guarantor or security provider, you agree to us accessing your personal information (including consumer credit information) held with a CRB, even if there is a ban period in place, for the purposes of assessing an application for credit or in order to collect overdue payments.

CRBs may use credit information they hold to respond to requests from us or other credit providers to "pre-screen" you for direct marketing. You can ask a CRB not to do this. However, if you are a borrower you may still receive direct marketing from us (unless you ask us not to) that has not been "pre-screened".

#### Transfer of personal information overseas

We may disclose your personal information to our systems support and administrative service providers located overseas. The countries to which this information may be disclosed may include the Philippines and the United Kingdom.

#### FATCA (Foreign Account Tax Compliance Act)

Under our international obligations P&N Bank is required to ask you to confirm whether you are a US tax resident or a US citizen.

Please select the appropriate response to confirm your US status.

Are you a US citizen or resident for tax purposes?  yes  no

If Yes, please provide your Tax Identification Number (TIN) \_\_\_\_\_

#### Further information

You have rights to access and seek correction of personal information we hold about you, and our Privacy Policy contains information about how you may do this, how you may make a complaint about a breach of your privacy rights, and how we deal with complaints. You can also contact the Member Advocate on 13 25 77 or at [info@pnbank.com.au](mailto:info@pnbank.com.au). See our Privacy Policy on our website [pnbank.com.au/pages/privacy](http://pnbank.com.au/pages/privacy) for more information.

**By signing below I agree to the terms of this Privacy Statement and Consent and agree to Police & Nurses Limited collecting, using, exchanging and transferring overseas, my personal information as described and as set out in the Privacy Statement and Consent and the Privacy Policy.**

X

Applicant 1 signature

Name \_\_\_\_\_

Date \_\_\_\_\_

## DECLARATION

I declare that the information in this application are true and correct and that I intend to use this card for personal purposes only. I confirm that I have disclosed all of my financial commitments and obligations, including all liabilities and expenses. I authorise Police & Nurses Limited to make any enquiries it considers necessary to assess this credit application. As the primary cardholder, I request the Bank to open a credit account chosen by me and issue to me a credit card to operate the account. I declare that I am aged 18 years or older and that I am a permanent Australian resident.

X

Applicant 1 signature

Name \_\_\_\_\_

Date \_\_\_\_\_