

# Mortgage Cover Sheet & Supporting Documents Checklist



**Police & Nurses Limited** ABN 69 087 651 876 AFSL 240701 Australian Credit Licence 240701  
Level 6, 556 Wellington Street, Perth WA 6000 | PO Box 8609, Perth BC, Western Australia 6849  
T 13 25 77 | F (08) 9219 7666 | W broker.pnbank.com.au

## FORMS AND REQUIREMENTS

- Suitability Assessment and Application Form (Separate forms for applicants and guarantors)
- Member Identification Certificate
- Completed servicing calculator
- Evidence of income as per below requirements
- Loan purpose specific documents as per below
- Intended retirement age & exit strategy noted in Suitability Assessment if term exceeds age 65
- Fixed rate lock-in form only required if applicant is locking in their fixed rate

## SUPPORTING DOCUMENTS REQUIRED (please see over for additional LMI requirements)

**All supporting documents to be dated within 45 days of application.**

Reminder: Remove Tax File Number from documents.

## INCOME VERIFICATION

### PAYG Base Salary

#### 3 months YTD

- One most recent payslip

#### <3 months YTD or no YTD

- Two most recent consecutive payslips  
OR
- Three most recent months transaction statements from the borrower's financial institution showing salary credits with the name of the borrowers employer evident

### Commission / Overtime - as per PAYG PLUS

#### 3 months YTD

- One payslip with 3 months YTD  
AND
- Latest Payment Summary or Last Year's Tax Return

#### <3 months YTD or no YTD

- Three most recent consecutive payslips  
AND
- Latest Payment Summary or Last Year's Tax Return

### Bonus

- 1 payslip **AND EITHER** the last 2 years Payment Summaries, the last 2 years Personal Tax Returns or 2 payslips were bonus income was paid.

### Casual

- One payslip where more than 3 months YTD income is evident  
AND
- Latest Payment Summary or Last Year's Tax Return

### Self Employed, Company Director or Trust Income

- Last two year's individual tax returns plus associated notice of assessments
- Last two year's business/company/trust tax returns

### Rental Income - one of the following:

- Current executed lease agreement (all pages)
- Management statement
- New Purchase: rent appraisal by independent Real Estate Agent (Not selling agent)

### Government Allowances

- Centrelink Statement detailing applicant, frequency and amount

## REFINANCE & DEBT CONSOLIDATION

- 3 months statements

## PURCHASE

- Contract of Sale (fully signed, inc. all annexures), and
- Evidence of deposit paid, and
- FHOG application (if applicable)
- Evidence of funds to complete purchase

## CONSTRUCTION

- Fully signed fixed price building contract, specifications and addenda, and
- Final building plans

## ADDITIONAL REQUIREMENTS FOR LMI TRANSACTIONS

### INCOME VERIFICATION

#### PAYG Base Salary

- Two most recent consecutive payslips, and
  - Latest Payment Summary or Last Year's Tax Return
- OR
- Three most recent months transaction statements from the borrower's financial institution showing salary credits with the name of the borrowers employer evident

#### Overtime/Commission/Allowances

##### 3 months YTD

- Two most recent consecutive payslips with three months YTD
- AND
- Latest Payment Summary or Last Year's Tax Return

##### <3 months YTD or no YTD

- Three most recent consecutive payslips
- AND
- Latest Payment Summary or Last Year's Tax Return

#### Self Employed, Company Director or Trust Income

- Last two year's individual tax returns plus associated notice of assessments
- Last two year's business/company/trust tax returns

### REFINANCE & DEBT CONSOLIDATION

- 6 months statements for debts being refinanced
- 

### TRANSACTION STATEMENT

- Day-to-day transaction account statement (covering a 30 day period)
- 

### GENUINE SAVINGS (only required over 90% LVR)

#### One of the following evidencing 5% genuine savings:

- 3 months consecutive bank statements (inc. term deposit)
  - Shares: document evidencing ownership for 3 months
  - Equity in real estate - rates notice; OFI loan approval; settlement statement
  - 6 months rental statements to be provided by Real Estate Agent
  - Copy of the Tenancy Agreement and 6 months transaction statement showing Rental Payments made if Private Agreement
- 

### NON-GENUINE SAVINGS (only required over 90% LVR)

#### Both required when 5% genuine savings is not evidenced:

- 6 months rental statement confirming good conduct (or statutory declaration if private rental), and
  - 6 months recent and consecutive statements for all liabilities
-

# Mortgage Loan Suitability Assessment

Police & Nurses Limited ABN 69 087 651 876 AFSL 240701 Australian Credit Licence 240701  
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## LOAN DETAILS

Aggregator \_\_\_\_\_ Date of meeting \_\_\_\_\_

Broker name \_\_\_\_\_ Account number \_\_\_\_\_

Applicant name/s \_\_\_\_\_

Loan amount \_\_\_\_\_ Requested term \_\_\_\_\_

## BROKER DECLARATION

I have taken into consideration P&N procedure and the Lending Policy Guide, and hereby confirm the following:

- All applicable requirements have been satisfied and the requisite supporting documentation is enclosed. I verify that I have sighted the originals of all supporting documentation including all statements, savings, income and employment, and I have copies of these documents on file.
- Reasonable inquiries have been made to the applicant/s to ensure the product meets their requirements and objectives.
- The applicant/s requirements and objectives are consistent with those I have identified in the preliminary assessment:
  - I have informed P&N of any additional requirements and objectives that I have identified or been informed of.
- Details of any conflicts of interest relating to this application have been provided.
- An up to date and complete income and expenses assessment conducted in the preliminary stage has been provided to P&N.
- I have discussed the impact of a fixed loan product versus a variable loan product with the applicant/s.
- Where an application has the purpose of refinancing or consolidation of debts I have considered the costs, risks and benefits for the applicant/s. This includes:
  - evaluation whether the applicant/s can afford to change their loan and make payments without substantial hardship
  - evaluation whether any change to the applicant/s loan will result in improved cash flow and administrative convenience
  - any fees payable (for both loan closure and proposed new loan establishment)
  - providing a comparison of the interest rates for the old and proposed new loan, and
  - providing a comparison of the loan terms and repayment amount.
- I have discussed with the applicant/s if they are aware of any situation relating to their current employment and income that may adversely affect their ability to meet their future financial obligation:
  - if they respond yes, please provide details below:
    - what situation will affect their ability to meet their future financial obligation?  
\_\_\_\_\_
    - when is this likely to occur, and for how long?  
\_\_\_\_\_
    - what does the applicant/s plan to do in order to manage the situation to continue to meet their future financial obligation?  
\_\_\_\_\_
    - please indicate applicant's intended retirement age \_\_\_\_\_
    - if loan term extends past retirement age, provide strategy to continue to pay or repay debt  
\_\_\_\_\_

Broker's signature

Date \_\_\_\_\_

# Home Loan Application Form



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6849 T 13 25 77 | F (08) 9219 7660 | W pnbank.com.au

What is the main purpose of the loan you are applying for?

- property purchase (incl. vacant land)
  property construction  
 refinance/debt consolidation
  home improvements  
 other (please specify) \_\_\_\_\_

## SECTION 1 - PERSONAL DETAILS

### Applicant 1

Are you currently a member of P&N Bank?

- Yes Member number \_\_\_\_\_  
 No I acknowledge I become a member of P&N Bank  
 when this loan is approved

Title  Dr  Mr  Mrs  Ms  Miss

Family name \_\_\_\_\_

First name \_\_\_\_\_

Middle name/s \_\_\_\_\_

Date of birth \_\_\_\_\_

Drivers licence number \_\_\_\_\_

Expiry date \_\_\_\_\_ State \_\_\_\_\_

### Marital Status

- single  married  defacto  separated / divorced  
 widowed

Do you have a spouse not on this application?

- yes  no

Is there any other legal name you have been known by?  
(eg. maiden name) \_\_\_\_\_

Number of dependent children \_\_\_\_\_

Age (in years) of dependent children \_\_\_\_\_

### Contact Details

Preferred

Phone (home) (\_\_\_\_\_) \_\_\_\_\_

Phone (work) (\_\_\_\_\_) \_\_\_\_\_

Mobile \_\_\_\_\_

Email address \_\_\_\_\_

### Current residential address

Street number & name \_\_\_\_\_ Suburb \_\_\_\_\_

State \_\_\_\_\_ Postcode \_\_\_\_\_

Time there \_\_\_\_\_ (years) \_\_\_\_\_ (months)

**Postal address** (leave blank if same as above)

Street number & name \_\_\_\_\_ Suburb \_\_\_\_\_

State \_\_\_\_\_ Postcode \_\_\_\_\_

### Applicant 2

Are you currently a member of P&N Bank?

- Yes Member number \_\_\_\_\_  
 No I acknowledge I become a member of P&N Bank  
 when this loan is approved

Title  Dr  Mr  Mrs  Ms  Miss

Family name \_\_\_\_\_

First name \_\_\_\_\_

Middle name/s \_\_\_\_\_

Date of birth \_\_\_\_\_

Drivers licence number \_\_\_\_\_

Expiry date \_\_\_\_\_ State \_\_\_\_\_

### Marital Status

- single  married  defacto  separated / divorced  
 widowed

Do you have a spouse not on this application?

- yes  no

Is there any other legal name you have been known by?  
(eg. maiden name) \_\_\_\_\_

Number of dependent children \_\_\_\_\_

Age (in years) of dependent children \_\_\_\_\_

Note: Do not show dependents already counted by Applicant 1.

### Contact Details

Preferred

Phone (home) (\_\_\_\_\_) \_\_\_\_\_

Phone (work) (\_\_\_\_\_) \_\_\_\_\_

Mobile \_\_\_\_\_

Email address \_\_\_\_\_

### Current residential address

Street number & name \_\_\_\_\_ Suburb \_\_\_\_\_

State \_\_\_\_\_ Postcode \_\_\_\_\_

Time there \_\_\_\_\_ (years) \_\_\_\_\_ (months)

**Postal address** (leave blank if same as above)

Street number & name \_\_\_\_\_ Suburb \_\_\_\_\_

State \_\_\_\_\_ Postcode \_\_\_\_\_

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

Street number & name \_\_\_\_\_

Suburb \_\_\_\_\_

State \_\_\_\_\_ Postcode \_\_\_\_\_

Time there \_\_\_\_\_ (years) \_\_\_\_\_ (months)

If combined address is less than 2 years, please give details

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Current Residential Status**

boarding

owner - fully owned

buying / mortgagor

renting

living with parents

other (give details) \_\_\_\_\_

**Residency Status**

Australian citizen

permanent resident

other, please specify \_\_\_\_\_

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

Street number & name \_\_\_\_\_

Suburb \_\_\_\_\_

State \_\_\_\_\_ Postcode \_\_\_\_\_

Time there \_\_\_\_\_ (years) \_\_\_\_\_ (months)

If combined address is less than 2 years, please give details

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Current Residential Status**

boarding

owner - fully owned

buying / mortgagor

renting

living with parents

other (give details) \_\_\_\_\_

**Residency Status**

Australian citizen

permanent resident

other, please specify \_\_\_\_\_

**SECTION 2 - CREDIT HISTORY**

**Applicant 1**

Have you had or do you currently have any default judgements, court writs or other legal proceedings against you?  yes  no

Have you ever been bankrupt, insolvent or entered into a scheme of arrangement with creditors under the Bankruptcy Act?  yes  no

If you have answered yes to any questions above, please provide full details (separately).

Are either of you experiencing financial stress from existing commitments?  yes  no

If yes to financial stress, are either of you in arrears with respect to existing debt?  yes  no

Please give details \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Applicant 2**

Have you had or do you currently have any default judgements, court writs or other legal proceedings against you?  yes  no

Have you ever been bankrupt, insolvent or entered into a scheme of arrangement with creditors under the Bankruptcy Act?  yes  no

**SECTION 3 - EMPLOYMENT & INCOME DETAILS**

**Applicant 1 - current employment details**

Occupation \_\_\_\_\_

Current employment status

full time  part time  self employed  casual

retired  unemployed  other \_\_\_\_\_

Current employer or business name \_\_\_\_\_

\_\_\_\_\_

Service period \_\_\_\_\_ (years) \_\_\_\_\_ (months)

Current income  gross  net

\$ \_\_\_\_\_  p.a  p.m  p.f  p.w

**Applicant 2 - current employment details**

Occupation \_\_\_\_\_

Current employment status

full time  part time  self employed  casual

retired  unemployed  other \_\_\_\_\_

Current employer or business name \_\_\_\_\_

\_\_\_\_\_

Service period \_\_\_\_\_ (years) \_\_\_\_\_ (months)

Current income  gross  net

\$ \_\_\_\_\_  p.a  p.m  p.f  p.w

**Previous employment** (if current less than 2 years)

Occupation \_\_\_\_\_

Previous employment status

- full time  
  part time  
  self employed  
  casual  
 retired  
  unemployed  
  other \_\_\_\_\_

Previous employer or business name \_\_\_\_\_

Service Period \_\_\_\_\_ (years) \_\_\_\_\_ (months)

If combined employment is less than 2 years, please give details

\_\_\_\_\_

**Previous employment** (if current less than 2 years)

Occupation \_\_\_\_\_

Previous employment status

- full time  
  part time  
  self employed  
  casual  
 retired  
  unemployed  
  other \_\_\_\_\_

Previous employer or business name \_\_\_\_\_

Service Period \_\_\_\_\_ (years) \_\_\_\_\_ (months)

If combined employment is less than 2 years, please give details

\_\_\_\_\_

**OTHER INCOME**

Income Type	Paid by/Source	Amount	Frequency
Pension	_____	\$ _____	_____
Government Benefits/ Allowances	_____	\$ _____	_____
Investment	_____	\$ _____	_____
Superannuation	_____	\$ _____	_____
Maintenance Child Support	_____	\$ _____	_____
Other (specify) _____	_____	\$ _____	_____

Income Type	Paid by/Source	Amount	Frequency
Pension	_____	\$ _____	_____
Government Benefits/ Allowances	_____	\$ _____	_____
Investment	_____	\$ _____	_____
Superannuation	_____	\$ _____	_____
Maintenance Child Support	_____	\$ _____	_____
Other (specify) _____	_____	\$ _____	_____

**SECTION 4 - FINANCIAL POSITION**

**Assets**

Primary property (show address details)

	Owned by Applicant 1	Owned by Applicant 2	To be used as security	Value
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____

Other real estate (show address details)

_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
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Weekly rental income \$ \_\_\_\_\_

Other real estate (show address details)

_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
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Weekly rental income \$ \_\_\_\_\_

Other real estate (show address details)

_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
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Weekly rental income \$ \_\_\_\_\_

Motor vehicle

Year _____ Make _____ Model _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
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Motor vehicle

Year _____ Make _____ Model _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
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Cash/Bank accounts

_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____

Other assets

Owned by Applicant 1    Owned by Applicant 2    To be used as security

Value

_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____

**Liabilities**

Applicant 1    Applicant 2    Being paid out    Monthly payment    Balance owing

Primary property (lender name)

Lender: \_\_\_\_\_ Remaining Term: \_\_ mths                \$ \_\_\_\_\_    \$ \_\_\_\_\_

Other real estate (lender name)

Lender: \_\_\_\_\_ Remaining Term: \_\_ mths                \$ \_\_\_\_\_    \$ \_\_\_\_\_

Other real estate (lender name)

Lender: \_\_\_\_\_ Remaining Term: \_\_ mths                \$ \_\_\_\_\_    \$ \_\_\_\_\_

Other real estate (lender name)

Lender: \_\_\_\_\_ Remaining Term: \_\_ mths                \$ \_\_\_\_\_    \$ \_\_\_\_\_

Vehicle loan (lender name)

\_\_\_\_\_                \$ \_\_\_\_\_    \$ \_\_\_\_\_

Vehicle loan (lender name)

\_\_\_\_\_                \$ \_\_\_\_\_    \$ \_\_\_\_\_

Credit cards/store accounts (lender name - card type)

(eg. P&N Bank VISA)

credit limit

_____	\$ _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____	\$ _____
_____	\$ _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____	\$ _____
_____	\$ _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____	\$ _____
_____	\$ _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____	\$ _____
_____	\$ _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____	\$ _____

Personal loan (lender name)

_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____	\$ _____
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____	\$ _____
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____	\$ _____

Other (finance, rent, leases, guarantors etc)

_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____	\$ _____
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____	\$ _____
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____	\$ _____

## SECTION 5 - SECURITY PROPERTY DETAILS

If the loan is to purchase Real Estate property, please provide details about the property that you currently know.

Is the property being purchased to be offered as security?  yes  no

Have you found the property/land? (If no – require State/Postcode/Metro information as minimum)  yes  no

Property location (street number & name) \_\_\_\_\_ Area \_\_\_\_\_ sqm  
\_\_\_\_\_  metro  non-metro

Suburb \_\_\_\_\_ State \_\_\_\_\_ Postcode \_\_\_\_\_  new  existing

Have you entered into a contract of sale? (P&N will require a copy of the signed contract)  yes  no

Real estate company \_\_\_\_\_

Address \_\_\_\_\_

Agent name \_\_\_\_\_ Phone \_\_\_\_\_ Fax \_\_\_\_\_

### Type of property

house  duplex  unit/flat  townhouse  villa/apartment  vacant land

No. of bedrooms \_\_\_\_\_ No. of storeys \_\_\_\_\_ (if applicable)

What is the purchase price or intended purchase price? \_\_\_\_\_ \$ \_\_\_\_\_

Deposit paid? \$ \_\_\_\_\_ Further contribution toward purchase price? \$ \_\_\_\_\_

Is this from savings held with a financial institution?  yes  no

If no, please advise the source of the deposit \_\_\_\_\_

Is the property to be used as an investment or owner occupier?  investment  owner occupied

If investment, what is the expected gross rental income? \$ \_\_\_\_\_  p.m.  p.f.  p.w.

If owner-occupier, who will live in the property?  any applicant  all applicants

Are you applying for First Home Owners Grant (FHOG)?  yes  no

Will P&N be lodging this on your behalf? (P&N will require a copy of this form)  yes  no

### Settlement

Expected settlement date \_\_\_\_\_ Finance approval date \_\_\_\_\_

Will a Settlement Agent be acting for you?  yes  no

Settlement Agent company name \_\_\_\_\_

Settlement Agent name \_\_\_\_\_

Address \_\_\_\_\_

Phone \_\_\_\_\_ Fax \_\_\_\_\_ Email \_\_\_\_\_

Do you agree to P&N providing a copy of your loan approval letter and/or documentation to the Settlement Agent/Solicitor?  yes  no

### Details of other property/ies to be offered as security for the loan

Address 1 \_\_\_\_\_

Type of property  house  duplex  unit/flat  townhouse  villa/apartment  vacant land

No. of bedrooms \_\_\_\_\_ No. of storeys \_\_\_\_\_ (if applicable)

Address 2 \_\_\_\_\_

Type of property  house  duplex  unit/flat  townhouse  villa/apartment  vacant land

No. of bedrooms \_\_\_\_\_ No. of storeys \_\_\_\_\_ (if applicable)



## SECTION 6 - CONSTRUCTION/MAJOR RENOVATION ONLY

If the loan is to construct property or complete a major renovation, please provide details that you currently know.

If you are an owner builder, what is your Registration Number? \_\_\_\_\_

Or, have you entered into a construction contract?  yes  no

Is the construction contract for a fixed price? (P&N will require a copy)  yes  no

What is the contract price for construction? \$ \_\_\_\_\_

P&N will require a copy of plans/specifications. Have these been provided?  yes  no

Have the plans been approved by Council? (P&N will require a copy)  yes  no

Builders name \_\_\_\_\_

Builders address \_\_\_\_\_

Builders ABN \_\_\_\_\_ Builders licence number \_\_\_\_\_ State \_\_\_\_\_

Builders contact details: Phone \_\_\_\_\_ Fax \_\_\_\_\_

## SECTION 7 - OTHER INFORMATION

Is there any other purpose you wish to borrow for under this loan application?  yes  no

If yes, what is the purpose? \_\_\_\_\_ Amount required \$ \_\_\_\_\_

Funds are to be  paid into a P&N savings account

paid by cheque, payable to \_\_\_\_\_

## SECTION 8 - LOAN REQUIREMENTS & PRODUCT FEATURES

What is/are the loan product/s and features you require:

	Loan 1	Loan 2	Loan 3
Product	_____	_____	_____
Loan amount	\$ _____	\$ _____	\$ _____
Term of loan (yy/mm)	_____	_____	_____
Type	<input type="checkbox"/> fixed <input type="checkbox"/> 1 yr <input type="checkbox"/> 2 yrs <input type="checkbox"/> 3 yrs <input type="checkbox"/> 4 yrs <input type="checkbox"/> 5 yrs <input type="checkbox"/> variable <input type="checkbox"/> line of credit	<input type="checkbox"/> fixed <input type="checkbox"/> 1 yr <input type="checkbox"/> 2 yrs <input type="checkbox"/> 3 yrs <input type="checkbox"/> 4 yrs <input type="checkbox"/> 5 yrs <input type="checkbox"/> variable <input type="checkbox"/> line of credit	<input type="checkbox"/> fixed <input type="checkbox"/> 1 yr <input type="checkbox"/> 2 yrs <input type="checkbox"/> 3 yrs <input type="checkbox"/> 4 yrs <input type="checkbox"/> 5 yrs <input type="checkbox"/> variable <input type="checkbox"/> line of credit
Repayment method	<input type="checkbox"/> principal & interest <input type="checkbox"/> interest only	<input type="checkbox"/> principal & interest <input type="checkbox"/> interest only	<input type="checkbox"/> principal & interest <input type="checkbox"/> interest only
Are these funds being used predominantly for investment purposes?	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no

### Additional Product Features

#### Fixed Rate Lock-In (to be completed if applying for a Fixed Rate Home Loan)

- Yes, I/we elect to lock in my/our Fixed Home Loan interest rate. I/We understand I/we must complete and sign an Application for Fixed Rate Lock-in. (Fixed rate lock in form must be completed)
- No, I do not want to lock in my Fixed Home Loan interest rate. I/We acknowledge that by not taking up this option, the interest rate for the fixed rate period on any home loan offered to me will be determined at funding based solely on the prevailing rate, which may be greater than the Locked-in Rate.

#### Offset Account (optional and only available with eligible Home Loan)

I/We wish to link an offset account to our eligible Home Loan/s

- Loan 1       Loan 2       Loan 3
- Please open a new offset account
- Please convert my/our existing Easypay/Easypay Plus Mortgage Breaker Offset (account number \_\_\_\_\_)

To convert an existing Mortgage Breaker Offset account, all borrowers must be an account owner. Any existing overdraft facility attached to this account will be closed at loan funding.

### Credit Card

Please open new account:

- Simple Visa Credit Card\* (minimum limit \$1000)    Limit Required \$ \_\_\_\_\_
- & Visa Platinum\*\* (minimum limit \$6000)        Limit Required \$ \_\_\_\_\_
- P&N Bank Visa Platinum (minimum limit \$6000)    Limit Required \$ \_\_\_\_\_
- P&N Bank Visa Classic (minimum limit \$1000)    Limit Required \$ \_\_\_\_\_

Applicant 1 will be the primary cardholder ("owner" of the card) and Applicant 2 will be an additional cardholder unless otherwise specified below

Primary cardholder \_\_\_\_\_ Additional cardholder \_\_\_\_\_

\* Simple Visa Credit Card is only available to members who hold a current Simple Home Loan.

\*\* & Visa Platinum Credit Card is only available to members who hold a current & Home Loan.

### Insurances

I/We wish to take advantage of the following products offered by P&N Bank

- Home or Contents Insurance
- Motor Insurance
- Free initial consultation with financial planner

## SECTION 9 - CONSUMER CREDIT INSURANCE

We offer competitive insurance to members wishing to insure their repayments against sickness, accident, unemployment or death. Insurance is recommended by P&N for your benefit. Before deciding to acquire or continue to hold an insurance product/s you should carefully read and consider the Product Disclosure Statement/s (PDS) available from P&N. Please indicate your Consumer Credit Insurance and/or your General Insurance needs by ticking the appropriate boxes below. The decision to take out Consumer Credit Insurance and/or General Insurance is not a condition of application approval.

- I/We am/are adequately insured and do not require Consumer Credit Insurance
- I/We would like to take advantage of Consumer Credit Insurance as follows:

	Applicant 1	Applicant 2
• death	<input type="checkbox"/>	<input type="checkbox"/>
• disability	<input type="checkbox"/>	<input type="checkbox"/>
• involuntary unemployment	<input type="checkbox"/>	<input type="checkbox"/>
• trauma	<input type="checkbox"/>	<input type="checkbox"/>

## **SECTION 10 - PRIVACY STATEMENT AND CONSENT**

This Statement explains how Police & Nurses Limited (P&N Bank and bcu are divisions of Police & Nurses Limited) (P&N Bank 13 25 77, pnbank@pnbank.com.au, bcu 1300 228 228, mail @bcu.com.au) and its related bodies corporate (we, us, our) collect, use and disclose personal information and send communications about products and services.

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.

### **What is personal information?**

Personal information is any information or opinion (whether true or otherwise) about an identified individual, or an individual who is reasonably identifiable. Your personal information includes information such as your name, contact details, your interactions with us (such as transactions on your account) and your credit-related information (such as your credit history, and information contained in a credit report about you). It may also include information about you that is publicly available.

### **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 us may be held and used by us to assess, complete and process the application you (make including to assess your credit worthiness where you apply for credit) 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. We are permitted to collect, but you are not required to provide, your Tax File Number under the Taxation Administration Act 1953 and the Income Tax Assessment Act 1936. We collect information about tax residency of other countries in order to help us comply with taxation laws including Common Reporting Standard, Foreign Account Taxation Compliance Act and non-resident withholding tax requirements, which have been incorporated in Australian taxation laws. Without your information we may not be able to provide a facility.

### **Your consent**

By applying for a product or service with us:

- You consent to us collecting your personal information (including credit-related information and sensitive information) for the purpose described above. Without your information we may not be able to provide you with the services or products you require.
- Unless you tell us not to, you consent to us using your personal information (including information we collect from others) to advertise or promote products, services, or business or investment opportunities we think may interest you, including by:
  - contacting you by telephone (notwithstanding registration at any time of your telephone number on the Do Not Call Register) or writing to you; and
  - sending commercial electronic messages to any electronic address which you provide or for which you are responsible (and in that regard you warrant that you have authority, either as or on behalf of the electronic account holder, to provide this consent and agree that until you withdraw your consent by providing written notice to us or using an unsubscribe facility in the message, we may continue to send commercial messages to those addresses).

You can ask us not to contact you about products and services and not to disclose your information to others for that purpose by calling us on 13 25 77.

### **Exchange of personal information**

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; credit reporting bodies and other credit providers 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 guarantors**

If you are a borrower, we may exchange your personal information (including a consumer credit report) with your guarantor, a person who has provided security for credit, or to a person in order for them to consider whether or not to act as guarantor or to provide security for credit.

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

If you apply for credit, 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 CRBs we use include Equifax (equifax.com), Experian (experian.com.au) and Illion (Illion.com.au) and you can find their privacy policy by visiting their websites.

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 (including credit-related information) to our systems support and administrative service providers located overseas. The countries to which this information may be disclosed may include the Philippines, the Netherlands, The United States of America and the United Kingdom.

**Access, correction and our Privacy Policy**

You have rights to access and seek correction of personal information (including credit-related information) we hold about you, and to make a complaint about a breach of your privacy rights, by contacting us on 13 25 77 or at info@pnbank.com.au, or 1300 228 228, mail @bcu.com.au.

Our Privacy Policy contains more information about how you may do these things and how we deal with complaints. Our Privacy Policy is available at www.bcu.com.au

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

Applicant 1 signature

Name \_\_\_\_\_

Date \_\_\_\_\_

Applicant 2 signature

Name \_\_\_\_\_

Date \_\_\_\_\_

Guarantor 1 signature

Name \_\_\_\_\_

Date \_\_\_\_\_

Guarantor 2 signature

Name \_\_\_\_\_

Date \_\_\_\_\_

## SECTION 11 - SERVICE NOMINATION

You have the option to nominate a designated person to receive notices and other documents under the National Credit Code on your behalf (other than default notices) and you may declare that the nominated person resides at the same address as you.

Do you wish to nominate a person to receive notices?

yes  no

If yes, please write that person's name here \_\_\_\_\_

Applicant 1 signature

Name \_\_\_\_\_

Date \_\_\_\_\_

Applicant 2 signature

Name \_\_\_\_\_

Date \_\_\_\_\_

**IMPORTANT:** Each Applicant is entitled to receive a copy of any notice or other document under the National Credit Code. Please complete only if you wish to nominate one of you. Only a person who is an Applicant may be the person nominated.

Any Applicant who has signed this form can advise the Lender at any time in writing that they wish to cancel their nomination. Following any cancellation the lender will from then on provide each joint Applicant with their own separate copy of any notice or other document under the National Credit Code.

## SECTION 12 - APPLICANT/S DECLARATION OF PURPOSE

I/We declare that the credit to be provided to me/us by the credit provider is to be applied wholly or predominantly for:

- business purposes, or
- investment purposes other than investment in residential property.

**Important:** By signing this declaration you may **lose** your protection under the National Credit Code.

Applicant 1 signature

Name \_\_\_\_\_

Date \_\_\_\_\_

Applicant 2 signature

Name \_\_\_\_\_

Date \_\_\_\_\_

## SECTION 13 - APPLICANT/S DECLARATION & CONSENT

I/We declare that the answers in the foregoing statements are true and complete in every particular and that I/we have no financial commitments or obligations other than those stated in this document. I/We are aware that it is on this basis of the information that I/we have provided that P&N will make its decision whether or not to grant a loan. I/We acknowledge that this form does not constitute an offer or acceptance of credit in terms of any legislation relating to the provision of credit or any other applicable act of ordinance relating to the provision of credit.

Applicant 1 signature

Name \_\_\_\_\_

Date \_\_\_\_\_

Applicant 2 signature

Name \_\_\_\_\_

Date \_\_\_\_\_

Guarantor 1 signature

Name \_\_\_\_\_

Date \_\_\_\_\_

Guarantor 2 signature

Name \_\_\_\_\_

Date \_\_\_\_\_

# Credit Card Account Request Form



Police & Nurses Limited ABN 69 087 651 876 AFSL 240701 Australian Credit Licence 240701  
Level 6, 556 Wellington Street, Perth WA 6000 | PO Box 8609, Perth BC, Western Australia 6849  
T 13 25 77 | W [pnbank.com.au](http://pnbank.com.au)

## PRODUCT REQUIRED

Product Selected:

## IMPORTANT INFORMATION

You acknowledge that by signing this form, you have received a copy of the following documents and have read, understood and accept the:

- **Credit Card Key Fact Sheet**
- **Privacy Statement and Consent overleaf**

Note: Your application for a P&N Bank credit card cannot be completed until the Credit Card Request Form is signed and returned to us. Please complete and sign this form and return to P&N Bank at any one of our branches, in person or by email\* to your loan consultant.

\*If you choose to email a copy of any documentation to us, you do so at your own risk. As emails are an unsecured method of communication, there is a risk your email could be viewed by others if it is intercepted or sent to an incorrect email address, and P&N Bank assumes no responsibility for this. If you have concerns about emailing information to us, please return this form by other means.

## MEMBER DETAILS

### Primary Cardholder

Member number \_\_\_\_\_

Title \_\_\_\_\_ Surname \_\_\_\_\_

Given name/s \_\_\_\_\_ Date of birth \_\_\_\_\_

Home address \_\_\_\_\_ Suburb \_\_\_\_\_ State \_\_\_\_\_ Postcode \_\_\_\_\_

Postal address \_\_\_\_\_ Suburb \_\_\_\_\_ State \_\_\_\_\_ Postcode \_\_\_\_\_

Phone: Home \_\_\_\_\_ Mobile \_\_\_\_\_

Email \_\_\_\_\_

## CREDIT CARD KEY FACT SHEET

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

Product Name	& Visa Platinum*	Simple Visa*	P&N Bank Visa Platinum	P&N Bank Visa Classic
<b>Minimum credit limit</b>	\$6000	\$1000	\$6000	\$1000
<b>Minimum repayments</b>	The minimum repayment will be 3% of the closing monthly balance	The minimum repayment will be 3% of the closing monthly balance	The minimum repayment will be 3% of the closing monthly balance	The minimum repayment will be 3% of the closing monthly balance
<b>Interest free period</b>	Up to 45 days interest free on purchases only	Up to 45 days interest free on purchases only	Up to 45 days interest free on purchases only	Up to 45 days interest free on purchases only
<b>Interest on purchases</b>	3.12% pa	2.82% pa	11.31% pa	11.31% pa
<b>Interest on balance transfers</b>	3.12% pa	2.82% pa	11.31% pa	11.31% pa
<b>Interest on cash advances</b>	19.99% pa	19.99% pa	19.99% pa	19.99% pa
<b>Annual fee</b>	\$99.00 - Waived for as long as you hold an & Home Loan	\$49.00 - Waived for as long as you hold a Simple Home Loan	\$99.00	\$49.00
<b>Late payment notification fee</b>	\$5.00	\$5.00	\$5.00	\$5.00

\*This product is only available when taken in conjunction with the applicable Home Loan package

There may be circumstances in which you have to pay other fees. A full list of current fees applicable to this credit card can be obtained from [www.pnbank.com.au](http://www.pnbank.com.au) For more information on choosing and using credit cards visit the ASIC consumer website at [www.moneysmart.gov.au](http://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 [pnbank.com.au](http://pnbank.com.au) or by contacting us on 13 25 77.

## AUTHORITY

### Account Holder/Primary Cardholder

By signing below, I authorize and request P&N Bank to open a credit account and to issue me with the appropriate credit card to operate the requested account. I confirm I intend to use the card for personal purposes only and agree to the Privacy Statement and Consent below.

Primary cardholder signature

Date

X

D D / M M / Y Y Y Y

## PRIVACY STATEMENT AND CONSENT

This Statement explains how Police & Nurses Limited (P&N Bank) (13 25 77, pnbank@pnbank.com.au) and its related bodies corporate (we, us, our) collect, use and disclose personal information and send communications about products and services.

### WHAT IS PERSONAL INFORMATION?

Personal information is any information or opinion (whether true or otherwise) about an identified individual, or an individual who is reasonably identifiable. Your personal information includes information such as your name, contact details, your interactions with us (such as transactions on your account) and your credit related information (such as your credit history, and information contained in a credit report about you). It may also include information about you that is publicly available.

### PROVIDING INFORMATION ABOUT ANOTHER PERSON

When you give us personal information about another person (including an additional cardholder) you represent that you are authorised to do so and agree to inform the person that we have collected their information from you 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 us may be held and used by us to assess, complete and process an application you make (or, if relevant, for which you are an additional cardholder or representative) - including to assess your credit worthiness where you apply for credit, execute your instructions, manage our relationship with you, comply with legislation 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 the National Consumer Credit Protection Act 2009 to learn about and verify a prospective borrower's financial situation. We collect information about tax residency of other countries in order to help us comply with taxation laws including the Common Reporting Standard, Foreign Account Taxation Compliance Act and non-resident withholding tax requirements, which have been incorporated into Australian taxation laws.

Without your information we may not be able to provide you with a card.

### YOUR CONSENT

By applying for a product or service with us:

- You consent to us collecting your personal information (including credit-related information and sensitive information) for the purpose described above. Without your information we may not be able to provide you with the services or products you require.
- Unless you, as a card applicant, tell us not to, you consent to us using your personal information (including information we collect from others) to advertise or promote products, services, or business, or investment opportunities we think may be of interest to you, including by:
  - contacting you by telephone (notwithstanding registration at any time of your telephone number on the Do Not call Register) or writing to you; and
  - sending commercial electronic messages to any electronic device which you provide or for which you are responsible (and in that regard you warrant that you have authority, either as or on behalf of the electronic account holder, to provide this consent and agree that until you withdraw your consent by providing written notice to us or using an unsubscribe facility in the message, we may continue to send commercial electronic messages to those addresses).

You can ask us not to contact you about products and services and not to disclose your information to others for that purpose by calling us on 13 25 77.

### 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; credit reporting bodies and other credit providers; your agents, advisers, executors, administrators, guardians or attorney; law enforcement, regulatory and governments bodies; anyone who introduces you to us; reward program providers, third parties

providing fraud detections services; payment system operators; your and our insurers and their underwriters; any person we consider necessary to execute your instructions; 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 additional cardholders, financial institutions, and debt collections agencies.

### EXCHANGE OF PERSONAL INFORMATION WITH CREDIT PROVIDERS

You, as a card applicant, 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;
- collecting overdue payment, 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 transferred loans.

### EXCHANGE OF PERSONAL INFORMATION WITH CREDIT REPORTING BODIES

You, as a card applicant, 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 commercial credit information in order to assess and application by you for consumer credit.

The CRBs we use include Equifax (equifax.com), Experian (experian.com.au) and Illion (Illion.com.au) and you can find their privacy policy and contact details by visiting their websites.

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

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 likely to be a victim of fraud, including identity fraud. As a card applicant, 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 "prescreen" you for direct marketing. You can ask a CRB not to do this. However, as a card applicant 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 (including credit-related information) to our systems support and administrative service providers located overseas. The countries to which this information may be disclosed may include the Philippines, the Netherlands, the United States of America and the United Kingdom.

### EXCHANGING CREDIT-RELATED INFORMATION WITH CREDIT REPORTING BODIES

If you apply for credit or provide a guarantee, agree we may collect and disclose personal information about you from, and/or disclose it to, credit reporting bodies (CRBs), including by:

- disclosing and obtaining information about your credit worthiness;
- disclosing and obtaining information about your credit history, including about your consumer credit liability information and repayment history information;
- 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; and
- obtaining commercial credit information about you in order to assess an application by you for consumer credit.

Further, to enable us to verify your identity, we may disclose your name, date of birth and residential address to a CRB for the purpose of obtaining an assessment of whether that personal information matches information held by the CRB.

### ACCESS, CORRECTION AND OUR PRIVACY POLICY

You have rights to access and seek correction of personal information we hold about you, and make a complaint about a breach of your privacy rights, by contacting our Member Advocate on 13 25 77 or at info@pnbank.com.au.

Our Privacy Policy contains information about how you may do these things and how we deal with complaints. Our Privacy Policy is available at www.pnbank.com.au.