Credit Card Application 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 | **W** pnbank.com.au

Member name _____ 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
IDENTITY (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)	☐	☐
PRIVACY			
Privacy Statement and Consent	The potential member, or member, signs to consent to how P&N may use and disclose your information	☐	☐
INCOME			
Wage or Salary	Most recent payslip with a minimum 3 months of year to date income	☐	☐
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.	☐	☐
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	☐	☐
Government Income	Current Centrelink Statement showing name of applicant, frequency and amount (dated within 2 months of application)	☐	☐
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.	☐	☐

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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, only available for existing members who hold and eligible & Home Loan)

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 current address _____ year/s _____ months/s

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

Street name & number _____

Suburb _____ State _____ Postcode _____

EMPLOYMENT DETAILS

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

_____

Gross income $ _____ ☐ pa ☐ pm ☐ pf ☐ pw

Other income* $ _____ ☐ pa ☐ pm ☐ pf ☐ pw

Previous Employment (if current less then 2 years):

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

_____

***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		$	$	☐ yes ☐ close
Credit card		$	$	☐ yes ☐ close
Credit card		$	$	☐ yes ☐ 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.

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) 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 borrowes and guarantors.

What is personal information?

Personal information is any information or opinion (whether true of 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 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 without your consent for a period of 21 days (called a "ban period") or longer if an extension has been sought and and agreed by the CRB 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, Netherlands, the United Kingdom, the United States of America, and India.

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.

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

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 signature

Name _____

Date _____

DECLARATION

I agree to the terms of the Privacy Statement and Consent and declare that the information in this application are true and correct. I intend to use this card for personal purposes only and I confirm that I have disclosed all of my financial commitments and obligations, including all liabilities and expenses. I acknowledge that the Bank cannot offer me a Credit Card until it has completed its credit assessment and is satisfied that the credit card is not unsuitable for me. 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 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 signature

Name _____

Date _____

MS-095 (06/24)