

# Application for Hardship Assistance



**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 7660 | W [pnbank.com.au](http://pnbank.com.au)

## MEMBER DETAILS

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

Credit account type/s \_\_\_\_\_

Credit account number/s \_\_\_\_\_

Please forward documents evidencing current income, such as:

- last two payslips
- last two bank statements
- confirmation from Centrelink of current benefit paid, or
- any other documents evidencing income.

Note: we may require further information and will advise you if any of the following is needed:

- evidence of insurance on the property
- details of superannuation
- details of personal insurance
- statements of loans and credit cards, and/or
- medical certificate/letter from your doctor.

## REASON FOR HARDSHIP REQUEST

Explain your current financial circumstances and provide any other reason why you are submitting this application for hardship assistance.

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## AGENT'S INFORMATION

Complete this information if you would like us to contact your agent to discuss your application.

Name \_\_\_\_\_

Address \_\_\_\_\_

Relationship (eg. accountant, solicitor, financial consultant) \_\_\_\_\_

Agent's telephone number \_\_\_\_\_

If you own real property, are the rates (Council/Shire/Water) currently paid up to date?

- Yes - please provide copy of the last receipt       No - please provide details of arrears and any arrangements

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## PERSONAL DETAILS

### Primary Member

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

Given name/s \_\_\_\_\_

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

Number of dependants \_\_\_\_\_

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

Residential address \_\_\_\_\_

Suburb \_\_\_\_\_

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

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

Telephone \_\_\_\_\_

Postal address \_\_\_\_\_

Suburb \_\_\_\_\_

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

Contacts details of nearest relative not living with you

Name \_\_\_\_\_

Address \_\_\_\_\_

Suburb \_\_\_\_\_

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

Relationship \_\_\_\_\_ Telephone \_\_\_\_\_

### Secondary Member

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

Given name/s \_\_\_\_\_

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

Number of dependants \_\_\_\_\_

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

Residential address \_\_\_\_\_

Suburb \_\_\_\_\_

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

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

Telephone \_\_\_\_\_

Postal address \_\_\_\_\_

Suburb \_\_\_\_\_

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

Contacts details of nearest relative not living with you

Name \_\_\_\_\_

Address \_\_\_\_\_

Suburb \_\_\_\_\_

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

Relationship \_\_\_\_\_ Telephone \_\_\_\_\_

## EMPLOYMENT DETAILS

### Current employment

Employer \_\_\_\_\_

Address \_\_\_\_\_

Suburb \_\_\_\_\_

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

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

Telephone \_\_\_\_\_

Occupation/Position \_\_\_\_\_

**Previous employment** (if current less than 12 months)

Employer \_\_\_\_\_

Address \_\_\_\_\_

Suburb \_\_\_\_\_

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

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

Telephone \_\_\_\_\_

Occupation/Position \_\_\_\_\_

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

### Current employment

Employer \_\_\_\_\_

Address \_\_\_\_\_

Suburb \_\_\_\_\_

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

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

Telephone \_\_\_\_\_

Occupation/Position \_\_\_\_\_

**Previous employment** (if current less than 12 months)

Employer \_\_\_\_\_

Address \_\_\_\_\_

Suburb \_\_\_\_\_

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

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

Telephone \_\_\_\_\_

Occupation/Position \_\_\_\_\_

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

## FINANCIAL DETAILS

If self employed: please provide financial statements for the last 2 years

Have you ever been bankrupt or insolvent or assigned your estate for the benefit of your creditors or been connected with a company which has been wound up under the provisions of the Companies Act?  yes  no

If yes please provide details \_\_\_\_\_

Are you Guarantor for any other liabilities or subject to any contingent liabilities whatsoever?  yes  no

If yes please provide details \_\_\_\_\_

Note: if self employed please provide financial statements for the last 2 years.

## FINANCIAL POSITION - ASSETS

House at \_\_\_\_\_ Estimated value \$ \_\_\_\_\_

Other dwelling/s at \_\_\_\_\_ \$ \_\_\_\_\_

Vacant land at \_\_\_\_\_ \$ \_\_\_\_\_

Motor vehicles (make/model/year/rego) \_\_\_\_\_ \$ \_\_\_\_\_

Primary \_\_\_\_\_ \$ \_\_\_\_\_  
 Secondary \_\_\_\_\_ \$ \_\_\_\_\_

Caravan \_\_\_\_\_ \$ \_\_\_\_\_

Boat \_\_\_\_\_ \$ \_\_\_\_\_

Furniture \_\_\_\_\_ \$ \_\_\_\_\_

Savings Accounts/Investments \_\_\_\_\_ Balance \_\_\_\_\_

Primary \_\_\_\_\_ \$ \_\_\_\_\_  
 Secondary \_\_\_\_\_ \$ \_\_\_\_\_

**Total assets** \$ \_\_\_\_\_

## INCOME

p.m.  p.f.  p.w.  
 Net wages/salary (gross less tax) \_\_\_\_\_  
 Spouse's net income (gross less tax) \_\_\_\_\_  
 Pension/Superannuation \_\_\_\_\_  
 Family allowance \_\_\_\_\_  
 Other income 1. rent \_\_\_\_\_  
   2. interest \_\_\_\_\_  
   3. dividends \_\_\_\_\_  
   4. other \_\_\_\_\_  
   5. family maintenance \_\_\_\_\_

### GROSS ANNUAL INCOME

Primary \$ \_\_\_\_\_

Secondary \$ \_\_\_\_\_

Other \$ \_\_\_\_\_

### Total income

### Less expenditure

### Net income

## FINANCIAL POSITION - LIABILITIES

Owing on house to \_\_\_\_\_ Amount outstanding \$ \_\_\_\_\_

Owing on other dwellings to \_\_\_\_\_ \$ \_\_\_\_\_

Owing on vacant land to \_\_\_\_\_ \$ \_\_\_\_\_

Owing on motor vehicle to \_\_\_\_\_ \$ \_\_\_\_\_

Owing on furniture to \_\_\_\_\_ \$ \_\_\_\_\_

Overdraft with \_\_\_\_\_ \$ \_\_\_\_\_

Other loans with \_\_\_\_\_ 1. \_\_\_\_\_ \$ \_\_\_\_\_

2. \_\_\_\_\_ \$ \_\_\_\_\_

3. \_\_\_\_\_ \$ \_\_\_\_\_

Credit/Store cards with 1. \_\_\_\_\_ limit \$ \_\_\_\_\_

2. \_\_\_\_\_ limit \$ \_\_\_\_\_

Guarantor for 1. \_\_\_\_\_ \$ \_\_\_\_\_

2. \_\_\_\_\_ \$ \_\_\_\_\_

**Total liabilities** \$ \_\_\_\_\_

### EXPENDITURE

p.m.  p.f.  p.w.  
 Mortgage repayments \_\_\_\_\_  
 Rent/Board \_\_\_\_\_

### EXISTING LOANS

Motor Vehicle \_\_\_\_\_

Furniture \_\_\_\_\_

Other \_\_\_\_\_

### CREDIT/STORE CARDS

1. \_\_\_\_\_ limit \$ \_\_\_\_\_

2. \_\_\_\_\_ limit \$ \_\_\_\_\_

3. \_\_\_\_\_ limit \$ \_\_\_\_\_

### INSURANCE

House \_\_\_\_\_

Motor vehicle \_\_\_\_\_

Superannuation/Life \_\_\_\_\_

### OTHER

Rates/Taxes \_\_\_\_\_

Housekeeping \_\_\_\_\_

Motor vehicle (eg. fuel/rego) \_\_\_\_\_

Family maintenance payments \_\_\_\_\_

### OTHER

(eg. school fees/medical/hosp fund)

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

### Total expenditure

## **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 applicants and guarantors.

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

Personal information is any information or opinion (whether true or otherwise) about an 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 applicant'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 the 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 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)
  - 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 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, 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-applicants 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**

If you apply for credit, 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 an applicant, 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**

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’s 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 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 an applicant, 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.

CRB’s may 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.

**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 Policy is available at www.pnbank.com.au/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 set out in this Privacy Statement and Consent and Privacy Policy.

Member 1 signature

Name \_\_\_\_\_

Date \_\_\_\_\_

Member 2 signature

Name \_\_\_\_\_

Date \_\_\_\_\_

Note: each prospective applicant and each guarantor should sign a separate copy of this document.

**DECLARATION**

I/We declare that the answers in the foregoing statements are true and complete in every particular and that I have no financial commitments or obligations other than those stated in this document and that I am aware that it is on the basis of the information that I have provided that P&N will make its decision whether or not to grant a loan. I authorise P&N to make enquiries, which it considers necessary to fully assess this loan enquiry. 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 or ordinance relating to the provision of credit.

Member 1 signature

Name \_\_\_\_\_

Date \_\_\_\_\_

Member 2 signature

Name \_\_\_\_\_

Date \_\_\_\_\_

Note: fees and charges are applicable to this loan. A Schedule of Fees and Charges is available upon request. If joint application, both parties must sign.

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