

Personal Loan 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/s _____ Consultant name _____

HOW TO APPLY FOR A PERSONAL LOAN

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, current concession card).	<input type="checkbox"/>	<input type="checkbox"/>
PRIVACY			
Privacy Statement and Consent	The potential member/s sign to consent to how P&N may use your information.	<input type="checkbox"/>	<input type="checkbox"/>
INCOME			
Wage or Salary	Most recent payslip with a minimum 3 months of year to date income dated within 45 days of application.	<input type="checkbox"/>	<input type="checkbox"/>
Commission, Overtime, Allowances	Most recent payslip with a minimum 3 months of year to date income plus your Income Summary 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 45 days of application.	<input type="checkbox"/>	<input type="checkbox"/>
Government Income	Current Centrelink/DVA Statement showing name of applicant, frequency and amount (dated within 45 days of application).	<input type="checkbox"/>	<input type="checkbox"/>
Self Employed Income (inc. Self-funded Retirees)	Two most recent years personal and business tax return, Notice of Assessment for the corresponding years, and (if applicable) business financial statements with previous years' profit and loss.	<input type="checkbox"/>	<input type="checkbox"/>
LOANS AND OTHER CREDIT BEING REFINANCED			
Loans, Credit Card, Leases, Hire Purchases	We require 3 months formal bank statements for all secured and unsecured debts demonstrating repayment history. These must be recent and consecutive. If refinancing a vehicle, we require a written payout figure at the time of application.	<input type="checkbox"/>	<input type="checkbox"/>
TRANSACTION STATEMENT			
Statement	Day-to-day transaction account statement, covering a 30 day period (dated within 45 days of application).	<input type="checkbox"/>	<input type="checkbox"/>
ADDITIONAL ITEMS (when applicable)			
Purchase details	Legible, signed and dated copy of the Offer to Purchase/Invoice.	<input type="checkbox"/>	<input type="checkbox"/>
Insurance	When using a vehicle as security, a 'Certificate of Currency' from the Insurer is required noting P&N as the interested party. Note: if the Certificate of Currency is not available at the time of application, it will need to be provided to us before funds can be released.	<input type="checkbox"/>	<input type="checkbox"/>
Vehicle Registration	We require the current original Vehicle Registration/Certificate of Registration.	<input type="checkbox"/>	<input type="checkbox"/>

Personal Loan Application Form



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Origination (branch) _____

Consultant name _____ Purpose of loan _____

Personal loan amount \$ _____ Requested term _____

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 _____

Drivers licence card 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 _____

Drivers licence card 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 (if self-employed) 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 (if self-employed) 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 (if self-employed) 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 (if self-employed) 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

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

Assets

Primary property (show address details)

_____ \$ _____

Other real estate (show address details)

_____ \$ _____

Weekly rental income \$ _____

Other real estate (show address details)

_____ \$ _____

Weekly rental income \$ _____

Other real estate (show address details)

_____ \$ _____

Weekly rental income \$ _____

Motor vehicle

Year _____ Make _____ Model _____ \$ _____

Motor vehicle

Year _____ Make _____ Model _____ \$ _____

Cash/Bank accounts

_____ \$ _____
 _____ \$ _____
 _____ \$ _____
 _____ \$ _____

Other assets

Owned by Applicant 1 Owned by Applicant 2

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"/>	\$ _____

Liabilities

	Applicant 1	Applicant 2	Being paid out	Monthly payment	Balance owing
Primary property (lender name) _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____	\$ _____
Other real estate (lender name) _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____	\$ _____
Other real estate (lender name) _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____	\$ _____
Other real estate (lender name) _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____	\$ _____
Vehicle loan (lender name) _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____	\$ _____
Vehicle loan (lender name) _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____	\$ _____
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 - ADDITIONAL PRODUCTS & SERVICES

Transaction Account

Please open a new account:

& Transaction Account

Easypay Access Account

Other Account: _____

Credit Card

Please open a new account:

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 _____

General Insurance

We offer competitive general insurance to members. 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 General Insurance needs by ticking the appropriate boxes below. The decision to take out General Insurance is not a condition of application approval.

I/We wish to take advantage of the following products:

Motor Insurance

Home or Contents Insurance

SECTION 6 - PRIVACY STATEMENT AND CONSENT

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 as part of this application may be held and used by us to assess and process the application, execute your instructions, comply with legislative or regulatory requirements and contact you, if necessary, to complete your application and to discuss other products that may be of interest to you.

We are required by the Anti-Money Laundering and Counter-Terrorism Financing Act to collect information to identify you, and by the National Consumer Credit Protection Act to learn about and verify your financial situation. Information is requested 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. Without your information we may not be able to provide a facility.

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, financial institutions credit providers (including for the purpose of assessing your application), credit reporting bodies (CRB's) our agents and contractors, organisations for verifying your identity, your agents, law enforcement, regulatory and government bodies, your and our insurers or prospective insurers and their underwriters, any persons we consider necessary to execute your instructions and your co-borrower (if applicable). In particular, we may disclose to a CRB 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.

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. You agree to us requesting, and providing your personal information for such an assessment.

The CRBs we use include Equifax (equifax.com.au), 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. 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, 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, the Netherlands, India, the United States of America and the United Kingdom. See our Privacy Policy for more information.

Further information

You have rights to access and seek correction of personal information we hold about you, and may 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.

Declaration

I/We agree to the terms of the Privacy Statement and Consent and declare that the information I/We provided is true and correct. I/We have disclosed all of my/our financial commitments including all liabilities and expenses. I/We acknowledge that the Bank cannot offer me/us a loan until it has completed its credit assessment and is satisfied that the loan is not unsuitable for me/us. I/We authorise the Bank to make any enquiries it considers necessary to assess this loan enquiry.

I/We declare that I/We am/are aged 18 years or older and a permanent Australian Resident.

Applicant 1 signature

Name _____

Date _____

Applicant 2 signature

Name _____

Date _____

SECTION 7 - APPLICANT/S DECLARATION & CONSENT

Declaration

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 or ordinance relating to the provision of credit.

Applicant 1 signature

Name _____

Date _____

Applicant 2 signature

Name _____

Date _____

SECTION 8 - 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 persons name here _____

IMPORTANT: Each Applicant is entitled to receive a copy of any notice or other document under the National Credit Code. Please only 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.