

# Personal Loan Application Checklist



bcu is a division of Police & Nurses Limited ABN 69 087 651 876 AFSL 240701 Australian Credit Licence 240701  
 PO Box 1563, Coffs Harbour, NSW 2450  
 T 1300 228 228 | W bcu.com.au

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

## HOW TO APPLY FOR A PERSONAL LOAN

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

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

The checklist below is to assist you in the collection of relevant documents. Please tick (✓) the box to confirm that you the Applicant/Guarantor has provided all the relevant documents.		Provided	Outstanding
<b>IDENTITY</b> (not required if already a bcu 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"/>
<b>PRIVACY</b>			
Privacy Statement and Consent	The potential member/s sign to consent to how bcu may use your information.	<input type="checkbox"/>	<input type="checkbox"/>
<b>INCOME</b>			
Wage or Salary	Most recent payslip with a minimum 3 months of year to date income dated within 45 days of the 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 the 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 the 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"/>
<b>LOANS AND OTHER CREDIT BEING REFINANCED</b>			
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"/>
<b>TRANSACTION STATEMENT</b>			
Statement	Day-to-day transaction account statement, covering a 30 day period (dated within 45 days of the application).	<input type="checkbox"/>	<input type="checkbox"/>
<b>ADDITIONAL ITEMS</b> (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 bcu 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 \$ \_\_\_\_\_

What is your preferred repayment frequency

Weekly  Fortnightly  Monthly

## SECTION 1 - PERSONAL DETAILS

### Applicant 1

Are you currently a member of bcu?

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

No I acknowledge I become a member of bcu  
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 NSW

### 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 bcu?

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

No I acknowledge I become a member of bcu  
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 NSW

### 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

\_\_\_\_\_  
\_\_\_\_\_

**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) \_\_\_\_\_

**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 \_\_\_\_\_

**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

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 \_\_\_\_\_  
\_\_\_\_\_

**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 \_\_\_\_\_

Current 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 \_\_\_\_\_

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

**Assets**

Primary property (show address details)

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

Other real estate (show address details)

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

Weekly rental income \$ \_\_\_\_\_

Other real estate (show address details)

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

Weekly rental income \$ \_\_\_\_\_

Other real estate (show address details)

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

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"/>	\$ _____

Other assets (shares/investments, superannuation, personal effects etc)	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. bcu Classic/Rewards Credit Card)      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"/>	\$ _____	\$ _____

## Living Expenses

	Applicant 1	Applicant 2	Monthly payment
Food	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
primary residential property (utilities etc.)	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
Additional properties held	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
Communication	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
Clothing	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
General insurance	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
Transportation	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
Healthcare	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
Public school costs (children)	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
Adult education	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
Recreation and entertainment	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
Child care	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
Other (private school fees, life insurance, income protection insurance, child maintenance etc)	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____

## SECTION 5 - ADDITIONAL PRODUCTS & SERVICES

### Transaction Account

Please open a new account:

Access Account

Other Account: \_\_\_\_\_

### Credit Card

Please open a new account:

Classic Credit Card (minimum limit \$500)      Limit Required \$ \_\_\_\_\_

Rewards Credit Card (minimum limit \$500)      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 bcu. 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 bcu, a division of 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 (CRBs), 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, the United States of America, India 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 1300 228 228 or at member.engagement@bcu.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.bcu.com.au](http://www.bcu.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 \_\_\_\_\_

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## 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 bcu 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 \_\_\_\_\_

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## 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.