

STATEMENT OF FINANCIAL POSITION FORM



BCU Bank 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

Please complete this application form as fully as you are able to.

Where documents are requested, please enclose same when you return the application.

Customer name/s: _____

Credit contract type/s: _____

Please forward documentary evidence of your current income. eg:

- Last two (2) payslips;
- Last two (2) bank statements;
- Confirmation from Centrelink of current benefit paid; or
- Any other documentary evidence of income.

Please note, the following information may also be required, and we will notify you if this is the case:

- Evidence of insurance on the property;
- Details of superannuation;
- Details of personal insurance;
- Statements of loans and credit cards (please remove or mask any Tax File Numbers or Account Numbers within documents before sending); 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 seeking changes to your credit contract.

AGENT'S INFORMATION

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

Name: _____

Address: _____ Postcode: _____

Relationship (eg Accountant, Solicitor, Financial Counsellor): _____

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

APPLICANT NUMBER 1

Mr Mrs Miss Ms Other

Surname: _____

Given name/s: _____

Date of birth: ____ / ____ / ____ Permanent Australian resident? Yes No

Marital status: Married De facto Single Other _____

Date of last change of marital status: ____ / ____ / ____ Number of dependents: _____

Contact details:

Tick preferred contact number

Home telephone number: (____) _____ Is this a silent number?: Yes No

Work telephone number: (____) _____

Mobile number: _____

Email address: _____

Facsimile number: (____) _____

Home address:

State: _____ Postcode: _____

Postal address - if different to above:

State: _____ Postcode: _____

Residential details: Owner with mortgage Owner no mortgage Boarding Renting
 Living with relatives Supplied by employer

Name of owner/agent: _____ Telephone number: (____) _____

When did you move to the above address?: ____ / ____ / ____

Previous home address - if under 3 years at present home:

State: _____ Postcode: _____

Lived there for: _____ years _____ months

Employment:

Full-time Part-time Self employed Other _____

Employer's name: _____

Occupation/Job title: _____

When did you commence work with this employer?: ____ / ____ / ____

Type of industry: _____

Previous employment - if under three (3) years with present employer:

Full-time Part-time Self employed Other _____

Employer's name: _____

Occupation/Job title: _____

Worked there: _____ years _____ months

APPLICANT NUMBER 2

Mr Mrs Miss Ms Other

Surname: _____

Given name/s: _____

Date of birth: ____ / ____ / ____ Permanent Australian resident? Yes No

Marital status: Married De facto Single Other _____

Date of last change of marital status: ____ / ____ / ____ Number of dependents: _____

Contact details:

Tick preferred contact number

Home telephone number: (____) _____ Is this a silent number?: Yes No

Work telephone number: (____) _____

Mobile number: _____

Email address: _____

Facsimile number: (____) _____

Home address:

_____ State: _____ Postcode: _____

Postal address - if different to above:

_____ State: _____ Postcode: _____

Residential details: Owner with mortgage Owner no mortgage Boarding Renting
 Living with relatives Supplied by employer

Name of owner/agent: _____ Telephone number: (____) _____

When did you move to the above address?: ____ / ____ / ____

Previous home address - if under 3 years at present home:

_____ State: _____ Postcode: _____

Lived there for: _____ years _____ months

Employment:

Full-time Part-time Self employed Other _____

Employer's name: _____

Occupation/Job title: _____

When did you commence work with this employer?: ____ / ____ / ____

Type of industry: _____

Previous employment - if under three (3) years with present employer:

Full-time Part-time Self employed Other _____

Employer's name: _____

Occupation/Job title: _____

Worked there: _____ years _____ months

FINANCIAL POSITION

Assets - what you own

Home/Properties

Owned jointly - give details Owned solely

Name of joint owner:

Present value

_____ \$ _____

Accounts

Name of Bank, Credit Union, Building Society, etc

_____ \$ _____

_____ \$ _____

Total value of accounts \$ _____

Life Insurance

Face Value

Annual Premium

Surrender Value

\$ _____ \$ _____ \$ _____

Motor vehicle/s

Make and model

Year of mfr.

Value

_____ \$ _____

_____ \$ _____

All other assets - except usual home contents

Value

_____ \$ _____

_____ \$ _____

_____ \$ _____

Total value of what you own \$ _____

Sundry assets - do not add into total assets

Home contents (insured value) \$ _____

Superannuation \$ _____

Goodwill of Business (Estimated value) \$ _____

Liabilities - what you owe

Home loan - name of lender

Amount owing

_____ \$ _____

Personal loan - name of lender

_____ \$ _____

Credit/Store card/s - include even if balance is nil

Card type

Issuer

Credit limit

Amount owing

_____ \$ _____ \$ _____

_____ \$ _____ \$ _____

_____ \$ _____ \$ _____

All other debts - give details

Amount owing

_____ \$ _____

_____ \$ _____

_____ \$ _____

Total value of what you owe \$ _____

MONTHLY BUDGET

Monthly Income (use annual amounts divided by 12)

Salary - attach salary slip	Gross Salary	After tax salary
Applicant number 1 income	\$ _____	\$ _____
Applicant number 2 income	\$ _____	\$ _____

Other income (AUSTUDY, part-time work, dividends, interest etc) - attach evidence

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

Gross rental income	Rental income after expenses
\$ _____	\$ _____

Self Employed Applicants

Profit - attach financial statements	Gross Salary	After tax salary
Applicant number 1 income	\$ _____	\$ _____
Applicant number 2 income	\$ _____	\$ _____

Total net income per month \$ _____

Monthly Expenditure

Loans

Home loan/s	\$ _____
Personal loan/s	\$ _____
Credit/Store card/s	\$ _____
Other loan/s	\$ _____
Other debts	\$ _____

Total loan repayments \$ _____

Other Monthly Payments

Rent	\$ _____
Insurance	\$ _____
School fees	\$ _____
Electricity	\$ _____
Gas	\$ _____
Telephone/s	\$ _____
Medical Expenses	\$ _____
Rates	\$ _____
Car/Travel	\$ _____
Food	\$ _____
Clothing	\$ _____
Entertainment	\$ _____
Subscription	\$ _____
Other	\$ _____

Total payments \$ _____

Budget Summary

Total net income per month \$ _____

Deduct total monthly payments \$ _____

Total usable funds \$ _____

DECLARATION, CONSENT AND AUTHORITY

By signing this application, I/we declare that I/we have read the Privacy Notification, which is available from www.bcu.com.au.

I/We have read and understand the particulars which have been completed in this form and state that those particulars are true, complete and correct and have been provided to BCU Bank to enable it to determine whether or not to vary my/our credit contract/s for which (as indicated) I/we hereby make formal application.

I/We declare that I/we have never committed any act of bankruptcy or entered into any composition or arrangement for the benefit of creditors.

I/We also understand and confirm that a credit check may be undertaken as part of this application and that I/we have read and understood the above Customer Consent regarding the Privacy Protection of Information.

I/We acknowledge and agree that BCU Bank may contact my/our employer, accountant and if applicable, landlord/real estate agent and other referee is to verify the details which I/we have provided on this form.

I/We declare that where I/we have provided personal information about an individual (such as an employer, relative, accountant, solicitor or contact person), I/we

have made or will immediately make the individual aware of that fact and:

- that their personal information has been collected by BCU Bank to which this application is addressed for the purposes of considering a variation to my/our credit contract/s the subject of this application (including assessing my/our application) and managing and administering the products or services and protecting against fraud;
- that their personal information may be disclosed to other organisations involved in the provision, management or administration of my/our products or services;
- that I/we may not be able to be considered for a variation to my/our credit contract/s the subject of this application if that individual's personal information is not provided;
- that the individual can gain access to their personal information by contacting BCU Bank;
- give the individual BCU Bank's contact details; and
- give the individual a copy of BCU Bank's Privacy Notification brochure which contains additional information about the use and disclosure of their personal information (copies available on request).

Electronic Communication Consent

I/We consent to you giving me/us documents such as loan offers, statements and notices electronically.

I/We understand that:

- paper documents may no longer be given
- electronic communications must be regularly checked for documents
- consent to giving of documents by electronic communication may be withdrawn at any time.

For loan documents, I/We understand that you must sign any loan offer you give me/us. I/We consent to that requirements being met by your attaching the offer document to an email addressed to me/each of us.

Tick to the below to provide your consent

Applicant 1

Applicant 2

If "yes" please send my/our loan documentation to:

The email address provided on page 2 and 3 of this document

The following email address/es

Applicant 1: _____

Applicant 2: _____

X

Applicant 1 signature

Name _____

Date _____

X

Applicant 2 signature

Name _____

Date _____