

# Home Loan Application Form



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

What is the main purpose of the loan you are applying for?

- property purchase (incl. vacant land)
  property construction
  investment property  
 refinance/debt consolidation
  home improvements  
 other (please specify) \_\_\_\_\_

## 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 \_\_\_\_\_

### 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 \_\_\_\_\_

### 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) \_\_\_\_\_

**Residency Status**

- Australian citizen
- permanent resident
- other, please specify \_\_\_\_\_

**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 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 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 business name (if self-employed)  
\_\_\_\_\_

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 business name (if self-employed)  
\_\_\_\_\_

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**

**Assets**

Primary property (show address details)

	Owned by Applicant 1	Owned by Applicant 2	To be used as security	Value
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____

Other real estate (show address details)

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

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

Other real estate (show address details)

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

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

Other real estate (show address details)

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

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

Motor vehicle

Year _____ Make _____ Model _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
-----------------------------------	--------------------------	--------------------------	--------------------------	----------

Motor vehicle

Year _____ Make _____ Model _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
-----------------------------------	--------------------------	--------------------------	--------------------------	----------

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"/>	<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	To be used as security	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"/>	<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)					
Lender: _____ Remaining Term: ____mths	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____	\$ _____
Other real estate (lender name)					
Lender: _____ Remaining Term: ____mths	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____	\$ _____
Other real estate (lender name)					
Lender: _____ Remaining Term: ____mths	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____	\$ _____
Other real estate (lender name)					
Lender: _____ Remaining Term: ____mths	<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 - SECURITY PROPERTY DETAILS**

If the loan is to purchase Real Estate property, please provide details about the property that you currently know.

Is the property being purchased to be offered as security?  yes  no

Have you found the property/land? (If no – require State/Postcode/Metro information as minimum)  yes  no

Property location (street number & name) \_\_\_\_\_ Area \_\_\_\_\_ sqm

\_\_\_\_\_  metro  non-metro

Suburb \_\_\_\_\_ State \_\_\_\_\_ Postcode \_\_\_\_\_  new  existing

Have you entered into a contract of sale? (bcu will require a copy of the signed contract)  yes  no

Real estate company \_\_\_\_\_

Address \_\_\_\_\_

Agent name \_\_\_\_\_ Phone \_\_\_\_\_ Fax \_\_\_\_\_

**Type of property**

house  duplex  unit/flat  townhouse  villa/apartment  vacant land

No. of bedrooms \_\_\_\_\_ No. of storeys \_\_\_\_\_ (if applicable)

What is the purchase price or intended purchase price? \$ \_\_\_\_\_

Deposit paid? \$ \_\_\_\_\_ Further contribution toward purchase price? \$ \_\_\_\_\_

Is this from savings held with a financial institution?  yes  no

If no, please advise the source of the deposit \_\_\_\_\_

Is the property to be used as an investment or owner occupier?  investment  owner occupied

If investment, what is the expected gross rental income? \$ \_\_\_\_\_  p.m.  p.f.  p.w.

If owner-occupier, who will live in the property?  any applicant  all applicants

Are you applying for First Home Owners Grant (FHOG)?  yes  no

Will bcu be lodging this on your behalf? (bcu will require a copy of this form)  yes  no

**Settlement**

Expected settlement date \_\_\_\_\_ Finance approval date \_\_\_\_\_

Will a Settlement Agent be acting for you?  yes  no

Settlement Agent company name \_\_\_\_\_

Settlement Agent name \_\_\_\_\_

Address \_\_\_\_\_

Phone \_\_\_\_\_ Fax \_\_\_\_\_ Email \_\_\_\_\_

Do you agree to bcu providing a copy of your loan approval letter and/or documentation to the Settlement Agent/Solicitor?  yes  no

## Details of other property/ies to be offered as security for the loan

Address 1 \_\_\_\_\_

Type of property  house  duplex  unit/flat  townhouse  villa/apartment  vacant land

No. of bedrooms \_\_\_\_\_ No. of storeys \_\_\_\_\_ (if applicable)

Address 2 \_\_\_\_\_

Type of property  house  duplex  unit/flat  townhouse  villa/apartment  vacant land

No. of bedrooms \_\_\_\_\_ No. of storeys \_\_\_\_\_ (if applicable)

## SECTION 6 - CONSTRUCTION/MAJOR RENOVATION ONLY

If the loan is to construct property or complete a major renovation, please provide details that you currently know.

If you are an owner builder, what is your Registration Number? \_\_\_\_\_

Or, have you entered into a construction contract?  yes  no

Is the construction contract for a fixed price? (bcu will require a copy)  yes  no

What is the contract price for construction? \$ \_\_\_\_\_

bcu will require a copy of plans/specifications. Have these been provided?  yes  no

Have the plans been approved by Council? (bcu will require a copy)  yes  no

Builders name \_\_\_\_\_

Builders address \_\_\_\_\_

Builders ABN \_\_\_\_\_ Builders licence number \_\_\_\_\_ State \_\_\_\_\_

Builders contact details: Phone \_\_\_\_\_ Fax \_\_\_\_\_

## SECTION 7 - OTHER INFORMATION

Is there any other purpose you wish to borrow for under this loan application?  yes  no

If yes, what is the purpose? \_\_\_\_\_ Amount required \$ \_\_\_\_\_

Funds are to be  paid into a bcu savings account

paid by cheque, payable to \_\_\_\_\_

## SECTION 8 - LOAN REQUIREMENTS & PRODUCT FEATURES

What is/are the loan product/s and features you require:

	Loan 1	Loan 2	Loan 3
Product	_____	_____	_____
Loan amount	\$ _____	\$ _____	\$ _____
Term of loan (yy/mm)	_____	_____	_____
Type	<input type="checkbox"/> fixed <input type="checkbox"/> 1 yr <input type="checkbox"/> 2 yrs <input type="checkbox"/> 3 yrs <input type="checkbox"/> 4 yrs <input type="checkbox"/> 5 yrs	<input type="checkbox"/> fixed <input type="checkbox"/> 1 yr <input type="checkbox"/> 2 yrs <input type="checkbox"/> 3 yrs <input type="checkbox"/> 4 yrs <input type="checkbox"/> 5 yrs	<input type="checkbox"/> fixed <input type="checkbox"/> 1 yr <input type="checkbox"/> 2 yrs <input type="checkbox"/> 3 yrs <input type="checkbox"/> 4 yrs <input type="checkbox"/> 5 yrs
<input type="checkbox"/> bridging	<input type="checkbox"/> variable <input type="checkbox"/> line of credit	<input type="checkbox"/> variable <input type="checkbox"/> line of credit	<input type="checkbox"/> variable <input type="checkbox"/> line of credit
Repayment method	<input type="checkbox"/> principal & interest <input type="checkbox"/> interest only	<input type="checkbox"/> principal & interest <input type="checkbox"/> interest only	<input type="checkbox"/> principal & interest <input type="checkbox"/> interest only
Are these funds being used predominantly for investment purposes?	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no

## Additional Product Features

### Fixed Rate Lock-In (to be completed if applying for a Fixed Rate Home Loan)

- Yes, I/we elect to lock in my/our Fixed Home Loan interest rate. I/We understand I/we must complete and sign an Application for Fixed Rate Lock-in. (Fixed rate lock in form must be completed)
- No, I do not want to lock in my Fixed Home Loan interest rate. I/We acknowledge that by not taking up this option, the interest rate for the fixed rate period on any home loan offered to me will be determined at funding based solely on the prevailing rate, which may be greater than the Locked-in Rate.

### Offset Account (optional and only available with eligible Home Loan)

I/We wish to link an offset account to our eligible Home Loan/s

- Loan 1     Loan 2     Loan 3
- Please open a new offset account

### Credit Card

Please open new account:

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

### Insurances

I/We wish to take advantage of the following products offered by bcu

- Home or Contents Insurance
- Motor Insurance

---

## SECTION 9 - PRIVACY STATEMENT AND CONSENT

This Privacy Statement and Consent applies to individuals about whom we collect information in connection with an application for credit, including prospective borrowers and guarantors.

### What is personal information?

Personal information is any information or opinion (whether true or 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 bcu, a division of Police & Nurses Limited may be held and used by us to assess, complete and process the application you make 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 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. 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 1300 22 8228.

### **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; 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 guarantors**

If you are a borrower, 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**

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](http://equifax.com)), Experian ([experian.com.au](http://experian.com.au)) and Illion ([Illion.com.au](http://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. 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 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 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 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 Privacy Policy is available at [www.bcu.com.au](http://www.bcu.com.au)

**By signing below I/we agree to the terms of this Privacy Statement and Consent and agree to bcu, a division of Police & Nurses Limited collecting, using, exchanging and transferring overseas, my/our personal information as described and as set out in the Privacy Statement and Consent and the Privacy Policy.**

Applicant 1 signature

Name \_\_\_\_\_

Date \_\_\_\_\_

Applicant 2 signature

Name \_\_\_\_\_

Date \_\_\_\_\_

Guarantor 1 signature

Name \_\_\_\_\_

Date \_\_\_\_\_

Guarantor 2 signature

Name \_\_\_\_\_

Date \_\_\_\_\_

**SECTION 10 - 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 person's name here \_\_\_\_\_

Applicant 1 signature

Name \_\_\_\_\_

Date \_\_\_\_\_

Applicant 2 signature

Name \_\_\_\_\_

Date \_\_\_\_\_

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

## SECTION 11 - APPLICANT/S DECLARATION OF PURPOSE

I/We declare that the credit to be provided to me/us by the credit provider is to be applied wholly or predominantly for:

- business purposes, or
- investment purposes other than investment in residential property.

**Important:** By signing this declaration you may **lose** your protection under the National Credit Code.

X

Applicant 1 signature

Name \_\_\_\_\_

Date \_\_\_\_\_

X

Applicant 2 signature

Name \_\_\_\_\_

Date \_\_\_\_\_

## SECTION 12 - APPLICANT/S DECLARATION & CONSENT

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 of ordinance relating to the provision of credit.

**By signing below I/we agree to the terms of this Privacy Statement and Consent and agree to bcu, a division of Police & Nurses Limited collecting, using, exchanging and transferring overseas, my/our personal information as described and as set out in the Privacy Statement and Consent and the Privacy Policy.**

X

Applicant 1 signature

Name \_\_\_\_\_

Date \_\_\_\_\_

X

Applicant 2 signature

Name \_\_\_\_\_

Date \_\_\_\_\_

X

Guarantor 1 signature

Name \_\_\_\_\_

Date \_\_\_\_\_

X

Guarantor 2 signature

Name \_\_\_\_\_

Date \_\_\_\_\_