

Mortgage Cover Sheet & Supporting Documents Checklist

Police & Nurses Limited ABN 69 087 651 876 AFSL 240701 Australian Credit Licence 240701
Level 7, 130 Stirling Street, Perth WA 6000 | PO Box 8609, Perth BC, Western Australia 6849
T 13 25 77 | F (08) 9219 7666 | W broker.pnbank.com.au



FORMS AND REQUIREMENTS

- Suitability Assessment and Application Form (Separate forms for applicants and guarantors)
- Member Identification Certificate
- Completed servicing calculator that shows a pass NDI/ surplus
- Evidence of income to support figures loaded in servicing calculator
- Loan purpose specific documents as per below
- Intended retirement age & exit strategy noted in Suitability Assessment
- Fixed rate lock-in form only required if applicant is locking in their fixed rate

SUPPORTING DOCUMENTS REQUIRED (please see over for additional LMI requirements)

INCOME VERIFICATION

PAYG Base Salary

- One payslip where more than 90 days YTD income is evident. Where this is not evident, two consecutive payslips are required (Dated within 45 days of application)

Commission / Overtime - as per PAYG PLUS

- Most recent payment summary

Self Employed, Company Director or Trust Income

- Last year's individual tax returns plus associated notice of assessment
- Last year's business/company/trust tax returns
- Last two year's business/company/trust financial statements (balance sheet, P & L)

Rental Income - one of the following:

- Current executed lease agreement (all pages)
- Management statement (Dated within 45 days of application)
- New Purchase: rent appraisal by independent Real Estate Agent (Not selling agent)

Government Allowances

- Centrelink Statement detailing applicant, frequency and amount (Dated within 45 days of application)

COMPANY OR TRUST APPLICANTS

NOTE: these cannot be submitted electronically

- Completed Company/Trust Application form
- Completed application form for each director/trustee guarantee
- Full copy of Trust Deed

REFINANCE & DEBT CONSOLIDATION

- 3 months statements within the last 45 days

PURCHASE

- Contract of Sale (fully signed, inc. all annexures), and
- Evidence of deposit paid, and
- FHOG application (if applicable)
- Evidence of funds to complete purchase

CONSTRUCTION

- Fully signed fixed price building contract, specifications and addenda, and
- Final building plans

EXIT STRATEGY (if loan term results in oldest applicant exceeding age 65)

- Recent Superannuation Statement confirming balance and/or share/other investment evidence

Additional LMI requirements - see page 2.

ADDITIONAL REQUIREMENTS FOR LMI TRANSACTIONS

INCOME VERIFICATION

PAYG Base Salary

- Two of most recent three payslips (Dated within one month of application), and
- Most recent payment summary

Self Employed, Company Director or Trust Income

- Last two year's individual tax returns plus associated notice of assessment
- Last two year's business/company/trust tax returns
- Last two year's business/company/trust financial statements (balance sheet, P & L)

REFINANCE & DEBT CONSOLIDATION

- 6 months statements for debts being refinanced within the last 45 days

TRANSACTION STATEMENT

- Day-to-day transaction account statement (covering a 30 day period ending in the last 45 days)
-

GENUINE SAVINGS

One of the following evidencing 5% genuine savings:

- 3 months consecutive bank statements (inc. term deposit)
- Shares: document evidencing ownership for 3 months
- Equity in real estate - rates notice; OFI loan approval; settlement statement

NON-GENUINE SAVINGS (INC. PARENTAL GUARANTEE LOANS)

Required when 5% genuine savings is not evidenced for all LMI applications and/or all FHOG applications

- Rental letter confirming good conduct (or statutory declaration if private rental), and
 - 6 months recent and consecutive statements for all liabilities
-

Mortgage Loan Suitability Assessment

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LOAN DETAILS

Aggregator _____ Date of meeting _____

Broker name _____ Account number _____

Applicant name/s _____

Loan amount _____ Requested term _____

BROKER DECLARATION

I have taken into consideration P&N procedure and the Lending Policy Guide, and hereby confirm the following:

- All applicable requirements have been satisfied and the requisite supporting documentation is enclosed. I verify that I have sighted the originals of all supporting documentation including all statements, savings, income and employment, and I have copies of these documents on file.
- Reasonable inquiries have been made to the applicant/s to ensure the product meets their requirements and objectives.
- The applicant/s requirements and objectives are consistent with those I have identified in the preliminary assessment:
 - I have informed P&N of any additional requirements and objectives that I have identified or been informed of.
- Details of any conflicts of interest relating to this application have been provided.
- An up to date and complete income and expenses assessment conducted in the preliminary stage has been provided to P&N.
- I have discussed the impact of a fixed loan product versus a variable loan product with the applicant/s.
- Where an application has the purpose of refinancing or consolidation of debts I have considered the costs, risks and benefits for the applicant/s. This includes:
 - evaluation whether the applicant/s can afford to change their loan and make payments without substantial hardship
 - evaluation whether any change to the applicant/s loan will result in improved cash flow and administrative convenience
 - any fees payable (for both loan closure and proposed new loan establishment)
 - providing a comparison of the interest rates for the old and proposed new loan, and
 - providing a comparison of the loan terms and repayment amount.
- I have discussed with the applicant/s if they are aware of any situation relating to their current employment and income that may adversely affect their ability to meet their future financial obligation:
 - if they respond yes, please provide details below:
 - what situation will affect their ability to meet their future financial obligation?

 - when is this likely to occur, and for how long?

 - what does the applicant/s plan to do in order to manage the situation to continue to meet their future financial obligation?

 - please indicate applicant's intended retirement age _____
 - if loan term extends past retirement age, provide strategy to continue to pay or repay debt

Broker's signature

Date _____

Home Loan Application Form



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

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

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 _____

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 _____

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 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 _____

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 _____

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

	Owned by Applicant 1	Owned by Applicant 2	To be used as security	Value
Primary property (show address details) _____ _____	<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"/>	\$ _____ \$ _____ \$ _____ \$ _____ \$ _____

Other assets

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) _____	<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 - 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? (P&N 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 P&N be lodging this on your behalf? (P&N 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 P&N 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? (P&N will require a copy) yes no

What is the contract price for construction? \$ _____

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

Have the plans been approved by Council? (P&N 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 P&N 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"/> 2 yrs <input type="checkbox"/> 3 yrs <input type="checkbox"/> 4 yrs <input type="checkbox"/> 5 yrs <input type="checkbox"/> variable <input type="checkbox"/> line of credit	<input type="checkbox"/> fixed <input type="checkbox"/> 2 yrs <input type="checkbox"/> 3 yrs <input type="checkbox"/> 4 yrs <input type="checkbox"/> 5 yrs <input type="checkbox"/> variable <input type="checkbox"/> line of credit	<input type="checkbox"/> fixed <input type="checkbox"/> 2 yrs <input type="checkbox"/> 3 yrs <input type="checkbox"/> 4 yrs <input type="checkbox"/> 5 yrs <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
- Please convert my/our existing Easypay/Easypay Plus Mortgage Breaker Offset (account number _____)

To convert an existing Mortgage Breaker Offset account, all borrowers must be an account owner. Any existing overdraft facility attached to this account will be closed at loan funding.

Credit Card

Please open new account:

- & Visa Platinum (minimum limit \$6000) Limit Required \$ _____
- 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 _____

**& Visa Platinum Credit Card is only available to members who hold a current & Home Loan*

Insurances

I/We wish to take advantage of the following products offered by P&N Bank

- Home or Contents Insurance
- Motor Insurance
- Free initial consultation with financial planner

SECTION 9 - CONSUMER CREDIT INSURANCE

We offer competitive insurance to members wishing to insure their repayments against sickness, accident, unemployment or death. Insurance is recommended by P&N for your benefit. 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 Consumer Credit Insurance and/or your General Insurance needs by ticking the appropriate boxes below. The decision to take out Consumer Credit Insurance and/or General Insurance is not a condition of application approval.

- I/We am/are adequately insured and do not require Consumer Credit Insurance
- I/We would like to take advantage of Consumer Credit Insurance as follows:

	Applicant 1	Applicant 2
• death	<input type="checkbox"/>	<input type="checkbox"/>
• disability	<input type="checkbox"/>	<input type="checkbox"/>
• involuntary unemployment	<input type="checkbox"/>	<input type="checkbox"/>
• trauma	<input type="checkbox"/>	<input type="checkbox"/>

SECTION 10 - 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. 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 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. Without your information we may not be able to provide a facility.

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; 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

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 we use is Veda Advantage, whose privacy policy (which explains how Veda Advantage manages credit information) and contact details are at veda.com.au/contact-us.

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 and the United Kingdom.

FATCA (Foreign Account Tax Compliance Act)

Under our international obligations P&N Bank is required to ask you to confirm whether you are a US tax resident or a US citizen. Please select the appropriate response to confirm your US status.

Are you a US citizen or resident for tax purposes? yes no

If Yes, please provide your Tax Identification Number (TIN) _____

Further information

You have rights to access and seek correction of personal information we hold about you, and our Privacy Policy contains information about how you may do this, how you may make a complaint about a breach of your privacy rights, and how we deal with complaints. You can also contact the Member Advocate on 13 25 77 or at info@pnbank.com.au. See our Privacy Policy on our website pnbank.com.au/pages/privacy for more information.

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 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 11 - 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 _____

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 12 - 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 13 - 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 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 of ordinance relating to the provision of credit.

X

Applicant 1 signature

Name _____

Date _____

X

Applicant 2 signature

Name _____

Date _____