

# Personal Loan Application 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 7660 | W pnbank.com.au

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

## HOW TO APPLY FOR A PERSONAL LOAN

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

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

The checklist below is to assist you in the collection of relevant documents. Please tick (✓) the box to confirm that you the Applicant/Guarantor has provided all the relevant documents.		Provided	Outstanding
<b>IDENTITY</b> (not required if already a P&N member)			
Proof of Identity	One primary photographic ID (eg. driver's licence or passport) or two non-photo IDs (eg. birth certificate, citizenship certificate, council rate notice, ATO tax assessment notice, bank cards, credit cards)	<input type="checkbox"/>	<input type="checkbox"/>
<b>PRIVACY</b>			
Privacy Statement and Consent	The potential member, member and/or Guarantor if applicable, signs to consent to how P&N 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	<input type="checkbox"/>	<input type="checkbox"/>
Commission, Overtime, Allowances	Most recent payslip with a minimum 3 months of year to date income plus your Payment Summary (group certificate) 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 1 month of application	<input type="checkbox"/>	<input type="checkbox"/>
Government Income	Current Centrelink Statement showing name of applicant, frequency and amount (dated within 2 months of application)	<input type="checkbox"/>	<input type="checkbox"/>
Self Employed Income (inc. Self-funded Retirees)	Most recent personal and business tax return, Notice of Assessment for the corresponding year, 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>ADDITIONAL ITEMS</b> (when applicable)			
Purchase details	Legible, signed and dated copy of the Offer to Purchase/Invoice	<input type="checkbox"/>	<input type="checkbox"/>
Statutory Declaration	When purchasing by private sale a Statutory Declaration is required instead of the Offer to Purchase. We will provide you with the Statutory Declaration	<input type="checkbox"/>	<input type="checkbox"/>
Insurance	When using a vehicle as security, a 'Certificate of Currency' from the Insurer is required noting P&N as the interested party Note: if the Certificate of Currency is not available at the time of application, it will need to be provided to us before funds can be released	<input type="checkbox"/>	<input type="checkbox"/>
Vehicle Registration	We require the current original Vehicle Registration/Certificate of Registration	<input type="checkbox"/>	<input type="checkbox"/>

# Personal Loan Application Form



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Origination (branch/broker company) \_\_\_\_\_

Consultant/Broker name \_\_\_\_\_ Purpose of loan \_\_\_\_\_

Personal loan amount \$ \_\_\_\_\_ Requested term \_\_\_\_\_

## SECTION 1 - PERSONAL DETAILS

### Applicant 1

Are you currently a member of P&N Bank?

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

No I acknowledge I become a member of P&N Bank  
when this loan is approved

Title  Dr  Mr  Mrs  Ms  Miss

Family name \_\_\_\_\_

First name \_\_\_\_\_

Middle name/s \_\_\_\_\_

Date of birth \_\_\_\_\_

Drivers licence number \_\_\_\_\_

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

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

**Nearest Relative** (must be over 18 years, living in Australia and not living with Applicant)

Full name \_\_\_\_\_ Address \_\_\_\_\_  
Home Phone \_\_\_\_\_ Mobile Phone \_\_\_\_\_  
Relationship:  child  parent  sibling  friend  other (give details) \_\_\_\_\_

**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

**OTHER INCOME**

Income Type	Paid by/Source	Amount	Frequency
Pension	_____	\$ _____	_____
Government Benefits/ Allowances	_____	\$ _____	_____
Investment	_____	\$ _____	_____
Superannuation	_____	\$ _____	_____
Maintenance Child Support	_____	\$ _____	_____
Other (specify) _____	_____	\$ _____	_____

**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

**SECTION 4 - FINANCIAL POSITION**

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

**Assets**

Primary property (show address details)

\_\_\_\_\_         \$ \_\_\_\_\_  
 \_\_\_\_\_

Other real estate (show address details)

\_\_\_\_\_         \$ \_\_\_\_\_

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

Other real estate (show address details)

\_\_\_\_\_         \$ \_\_\_\_\_

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

Other real estate (show address details)

\_\_\_\_\_         \$ \_\_\_\_\_

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

Motor vehicle

Year \_\_\_\_\_ Make \_\_\_\_\_ Model \_\_\_\_\_             \$ \_\_\_\_\_

Motor vehicle

Year \_\_\_\_\_ Make \_\_\_\_\_ Model \_\_\_\_\_             \$ \_\_\_\_\_

Cash/Bank accounts

\_\_\_\_\_         \$ \_\_\_\_\_  
 \_\_\_\_\_         \$ \_\_\_\_\_  
 \_\_\_\_\_         \$ \_\_\_\_\_  
 \_\_\_\_\_         \$ \_\_\_\_\_

Other assets	Owned by Applicant 1	Owned by Applicant 2	Value
_____	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
_____	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
_____	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
_____	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
_____	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____

**Liabilities**

	Applicant 1	Applicant 2	Being paid out	Monthly payment	Balance owing
Primary property (lender name) _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____	\$ _____
Other real estate (lender name) _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____	\$ _____
Other real estate (lender name) _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____	\$ _____
Other real estate (lender name) _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____	\$ _____
Vehicle loan (lender name) _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____	\$ _____
Vehicle loan (lender name) _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____	\$ _____
Credit cards/store accounts (lender name - card type) (eg. P&N Bank Visa)                      credit limit					
_____ \$ _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____	\$ _____
_____ \$ _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____	\$ _____
_____ \$ _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____	\$ _____
_____ \$ _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____	\$ _____
_____ \$ _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____	\$ _____
Personal loan (lender name) _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____	\$ _____
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____	\$ _____
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____	\$ _____
Other (finance, rent, leases, guarantors etc) _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____	\$ _____
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____	\$ _____
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____	\$ _____

## SECTION 5 - 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.

### Consumer Credit Insurance

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:

- death
- disability
- involuntary unemployment
- trauma

Applicant 1

Applicant 2

### General Insurance

I/We am/are adequately insured and do not require General Insurance

I/We would like to take advantage of General Insurance as follows:

- home and contents
- vehicle insurance

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## SECTION 6 - 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 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](http://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](mailto:info@pnbank.com.au). See our Privacy Policy on our website [pnbank.com.au/pages/privacy](http://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 \_\_\_\_\_

## SECTION 7 - 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 8 - APPLICANT/S DECLARATION & CONSENT

### Declaration

I/We declare that the answers in the foregoing statements are true and complete in every particular and that I/we have no financial commitments or obligations other than those stated in this document. I/We are aware that it is on this basis of the information that I/we have provided that P&N will make its decision whether or not to grant a loan.

I/We acknowledge that this form does not constitute an offer or acceptance of credit in terms of any legislation relating to the provision of credit or any other applicable act or ordinance relating to the provision of credit.

X

Applicant 1 signature

Name \_\_\_\_\_

Date \_\_\_\_\_

X

Applicant 2 signature

Name \_\_\_\_\_

Date \_\_\_\_\_

## SECTION 9 - 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.