

Credit Card Application Checklist



Police & Nurses Limited ABN 69 087 651 876 AFSL 240701 Australian Credit Licence 240701
 Level 6, 556 Wellington Street, Perth WA 6000 | PO Box 8609, Perth BC, Western Australia 6849
 T 13 25 77 | W pnbank.com.au

Member name/s _____ Consultant name _____

HOW TO APPLY FOR A CREDIT CARD

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 |
|--|--|--------------------------|--------------------------|
| IDENTITY (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"/> |
| PRIVACY | | | |
| Privacy Statement and Consent | The potential member, or member, signs to consent to how P&N may use and disclose your information | <input type="checkbox"/> | <input type="checkbox"/> |
| INCOME | | | |
| 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"/> |

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APPLICATION DETAILS

REQUEST

- apply for a new credit card, with a limit of \$ _____
 increase the limit on my existing card to \$ _____

CARD TYPE

- P&N Bank Visa Classic (min \$1,000 limit) P&N Bank Visa Platinum (min \$6,000 limit)
 & Visa Platinum (min \$6,000 limit, available with a & Home Loan only) Simple Visa Credit Card (min \$1,000, available with Simple Home Loan only)

APPLICANT DETAILS

Member number _____
Title _____ Surname _____ Given name/s _____
Phone: Home _____ Work _____ Mobile _____
Email _____
Drivers licence number _____ State of issue _____ Expiry Date _____
Date of birth _____ Dependents _____ Marital status _____
Residential status: Australian citizen temporary resident permanent resident other (give details) _____

ADDRESS INFORMATION

- owner - fully owned buying/mortgagor renting living with parents boarding provided by employer
 other (give details) _____

Residential Address (PO Box not acceptable):

Street name & number _____
Suburb _____ State _____ Postcode _____
Time at current address _____ year/s _____ months/s

Previous residential address (if current is less than 2 years):

Street name & number _____
Suburb _____ State _____ Postcode _____
Time at previous address _____ year/s _____ months/s

Postal address (leave blank if same as residential address):

Street name & number _____
Suburb _____ State _____ Postcode _____

Nearest relative (over 18 years, living in Australia and not living with Applicant)

Full name _____ Contact number _____
Street name & number _____
Suburb _____ State _____ Postcode _____
Relationship: spouse parent sibling friend other _____

EMPLOYMENT DETAILS

Current Employment:

Status casual contract full-time
 part-time seasonal self-employed
 other _____
Employer/Business name _____
Occupation/Position _____
Time at current employer _____ year/s _____ month/s
Business address _____

Previous Employment (if current less than 2 years):

Status casual contract full-time
 part-time seasonal self-employed
 other _____
Employer/Business name _____
Occupation/Position _____
Time at previous employer _____ year/s _____ month/s
Business address _____

Gross income \$ _____ pa pm pf pw
Other income* \$ _____ pa pm pf pw

***If liabilities and assets are shared with a partner, please provide their gross annual income. We will consider this as part of our assessment of your application.**

PRIVACY STATEMENT AND CONSENT

In this statement, personal information includes information about your credit history (including information about your past experiences with us and other lenders, the kinds of credit products you have had or sought, how you have managed your obligations, information contained in a credit report about you, and information about your credit worthiness that has been derived from a credit report about you).

Providing information about another person

When you give us personal information about another person you represent that you are authorised to do so and agree to inform the person that we have collected their information as part of this application and of the contents of this Privacy Statement and Consent.

Purposes for which we collect and use personal information

You agree that personal information you supply to Police & Nurses Limited as part of this application may be held and used by us to assess and process the application, execute your instructions, comply with legislative or regulatory requirements and contact you, if necessary, to complete your application and discuss other products that may be of interest to you.

We are required by the Anti-Money Laundering and Counter-Terrorism Financing Act to collect information to identify you, and by the National Consumer Credit Protection Act to learn about and verify your financial situation. Information is requested about tax residency of other countries in order to help us comply with taxation laws including Common Reporting Standard, Foreign Account Taxation Compliance Act and non-resident withholding tax.

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

Exchange of personal information with credit providers

You agree we may collect personal information about you from, and/or disclose it to, financial institutions, credit providers (including for the purpose of assessing your application), credit reporting bodies (CRB's), our agents and contractors, organisations for verifying your identity, your agents, law enforcement, regulatory and government bodies, your and our insurers or prospective insurers and their underwriters, any person we consider necessary to execute your instructions. In particular, we may disclose to a CRB any failure by you to meet your payment obligations in relation to the consumer credit and the fact that you have committed fraud or other serious credit infringement.

Further, to enable us to verify your identity, we may disclose your name, date of birth and residential address to a CRB for the purpose of obtaining an assessment of whether that personal information matches information held by the CRB. You agree to us requesting, and providing your personal information for, such an assessment.

The CRB we use is Equifax, whose privacy policy (which explains how Equifax manages credit information) and details are at www.equifax.com/Privacy.

CRBs may include information which we provide in reports to other credit providers to assist them to assess your creditworthiness.

You can ask a CRB not to use or disclose credit information it holds about you for a period of 21 days (called a "ban period") without your consent if you believe on reasonable grounds that you have been or are likely to be a victim of fraud, including identity fraud. You agree to us accessing your personal information (including consumer credit information) held with a CRB, even if there is a ban period in place, for the purposes of assessing an application for credit or in order to collect overdue payments.

CRBs may use credit information they hold to respond to requests from us or other credit providers to "pre-screen" you for direct marketing. You can ask a CRB not to do this. However, you may still receive direct marketing from us (unless you ask us not to) that has not been "pre-screened".

Transfer of personal information overseas

We may disclose your personal information to our systems support and administrative service providers located overseas. The countries to which this information may be disclosed may include the Philippines, Netherlands and the United Kingdom.

Further information

You have rights to access and seek correction of personal information we hold about you and to make a complaint about a breach of your privacy right, by contacting our Member Advocate on 13 25 77 or at info@pnbank.com.au.

Our Privacy Policy contains information about how you may do these things and how we deal with complaints. Our Privacy Policy is available at www.pnbank.com.au

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

X

Applicant 1 signature

Name _____

Date _____

DECLARATION

I agree to the terms of the Privacy Statement and Consent and declare that the information in this application are true and correct. I intend to use this card for personal purposes only and I confirm that I have disclosed all of my financial commitments and obligations, including all liabilities and expenses. I acknowledge that the Bank cannot offer me a Credit Card until it has completed its credit assessment and is satisfied that the credit card is not unsuitable for me. I authorise Police & Nurses Limited to make any enquiries it considers necessary to assess this credit application. As the primary cardholder, I request the Bank to open a credit account and issue to me a credit card to operate the account. I declare that I am aged 18 years or older and that I am a permanent Australian resident.

X

Applicant 1 signature

Name _____

Date _____