

First Home Buyer Family Guarantee Application

How to lodge your application:



YOUR DETAILS

Guarantor

Member no
If applicable

Title Ms Miss Mrs Mr Dr

Surname

Given name/s

Date of birth

Drivers Licence no.

Marital status Single Married/De facto

Relationship to the borrower

No. of dependant/s Age/s of dependant/s

Residential address

Postcode Commencement of residence

Current residential status Renting/boarding Other

Previous address
If less than 3 years at above address

Postcode Commencement of residence

Mailing address
If different than above address Postcode

Phone number

Email address

Co-Guarantor

Member no
If applicable

Title Ms Miss Mrs Mr Dr

Surname

Given name/s

Date of birth

Drivers Licence no.

Marital status Single Married/De facto

Relationship to the borrower

No. of dependant/s Age/s of dependant/s

Residential address

Postcode Commencement of residence

Current residential status Renting/boarding Other

Previous address
If less than 3 years at above address

Postcode Commencement of residence

Mailing address
If different than above address Postcode

Phone number

Email address

Guarantor

Are you a permanent resident of Australia? Yes No

Are you a citizen of a country other than Australia? Yes No

If yes, please list all countries of citizenship

Are you a resident for tax purposes of another country? Yes No

If yes, please state all countries where tax is applicable

Co-Guarantor

Are you a permanent resident of Australia? Yes No

Are you a citizen of a country other than Australia? Yes No

If yes, please list all countries of citizenship

Are you a resident for tax purposes of another country? Yes No

If yes, please state all countries where tax is applicable

DETAILS OF SECURITY OFFERED

Property Type House Apartment Unit Townhouse
 Other

Is this property currently mortgaged? Yes No

If yes, finance provider

Security address

Postcode

Estimated value of property \$

Limited Guarantee Amount \$

Title Particulars Volume Folio

Before proceeding with this application, we recommend that you read BankVic's Privacy Policy available at bankvic.com.au/privacy which sets out key information about why we're collecting your personal information, and how we use, disclose and secure it.

EMPLOYMENT DETAILS

Guarantor

Occupation

Full time Part time Casual @ hours p/w

Self employed Other

Currently on probation? Yes No

Employer name

Employer address

Postcode Commencement date /

Co-Guarantor

Occupation

Full time Part time Casual @ hours p/w

Self employed Other

Currently on probation? Yes No

Employer name

Employer address

Postcode Commencement date /

ABOUT YOUR FINANCIAL SITUATION

What do you earn?

Please tell us your annual earnings

Guarantor

Annual gross income from main employment \$ Other income \$

Co-Guarantor

Annual gross income from main employment \$ Other income \$

What do you own? Please list any of the assets held outside of BankVic

Asset	Description	Current value
Home	<input type="text"/>	\$ <input type="text"/>
Vehicle/s	<input type="text"/> Year/Make <input type="text"/> Model <input type="text"/>	\$ <input type="text"/>
Vehicle/s	<input type="text"/> Year/Make <input type="text"/> Model <input type="text"/>	\$ <input type="text"/>
Savings	<input type="text"/>	\$ <input type="text"/>
Shares	<input type="text"/>	\$ <input type="text"/>
Superannuation	<input type="text"/>	\$ <input type="text"/>
Household contents	<input type="text"/>	\$ <input type="text"/>
Other assets or investments	<input type="text"/>	\$ <input type="text"/>

What do you owe? Please list any of the liabilities held outside of BankVic

Type of Finance	Description	Remaining term (years)	Limit	Balance	Monthly installment
Home loan	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Investment loan	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Personal loans	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Car loans	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Credit cards/Store cards	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Credit cards/Store cards	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Other	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Other	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>

What do you spend? Please estimate your monthly costs of living

	Amount per month	Amount per month
Utilities Electricity, gas & water bills for your home	\$ <input type="text"/>	Childcare Costs of childcare (after rebates) <input type="text"/>
Household Necessary expenses to run your home (eg rates, house and contents insurance, repairs & maintenance, owners corporate fees)	\$ <input type="text"/>	Education Private or Public (School fees, uniform, books etc) <input type="text"/>
TV & Communications Phone, Internet & Pay TV (Including Netflix)	\$ <input type="text"/>	Medical & Health Dental, optical, pharmacy, regular doctor or hospital costs <input type="text"/>
Groceries Typical supermarket shopping, including cleaning products, toiletries & food	\$ <input type="text"/>	Other Insurances Health insurance, Life insurance, Income protection <input type="text"/>
Clothing & Personal Care For example, clothing, shoes, haircuts, cosmetics and other personal care items	\$ <input type="text"/>	Investment property (eg Utilities, rates, insurance, owners corp, property management, maintenance etc) <input type="text"/>
Lifestyle Regular spending on entertainment & lifestyle (eg gym, travel, take away & eating out)	\$ <input type="text"/>	Other Expenses Any other items not covered in the above categories <input type="text"/>
Public Transport & Vehicle costs Costs of public transport and or vehicle (eg registration, insurance, servicing, petrol, tolls)	\$ <input type="text"/>	Total expenses <input type="text"/>

If you are an existing member, please skip this, and proceed with 'Expected change in Financial position' at the bottom of this section.

ANYWHERE (S11) ACCOUNT

Key features

- No monthly account fees
- Free ATM transactions when you deposit a minimum of \$1,000 per month¹ Australia wide.
- Up to 4 free cash advances/overseas ATM withdrawals²

Yes I would like an Anywhere S11 account

ACCESS AND PASSWORDS

Please nominate passwords for online and phone banking

Internet and mobile banking (including eStatements)*

Interim Password 6-8 characters.

Change to a password known only to you on first use of the service.

Automated telephone banking*

Interim Access Code - 4 numbers.

Change to an access code known only to you on first use of the service.

Sales & Servicing (password when you contact us by telephone)*

Password 2-6 characters.

This password can be changed at any time by calling 13 63 73.

* Important - see Item 1 of Declaration.

DETAILS OF MEMBER WHO REFERRED YOU TO BANKVIC (IF APPLICABLE)

Referee's name

Phone number

Referee's member no.

Relationship

EXPECTED CHANGE IN FINANCIAL POSITION

Do you expect any significant change to your financial situation over the next three years that would adversely impact your ability to meet credit card repayments?

Yes No

If yes, what is the nature of the expected change?

- Temporary decrease in disposable income
- Permanent decrease in disposable income
- Anticipated large expenditure

Please specify the nature of the expected change such as maternity leave, loss of employment, reduced working hours, retirement, full time study, carer responsibilities, medical treatment, end of interest free period etc.

TAX FILE NUMBER OR EXEMPTION DETAILS

Quoting Tax File Number is not compulsory but withholding tax may be deducted from your interest earned if you don't or you do not have an exemption. Contact the ATO for further information. After input this record will be detached from this application and destroyed.

NON-RESIDENT OF AUSTRALIA

Are you a permanent resident of Australia Yes No

If no, please advise current Visa status

Are you a citizen of any other country other than Australia? Yes No

If yes, please list countries of citizenship

Are you a US citizen/resident for tax purposes? Yes No

If yes, please provide your Taxpayer identification Number (TIN)

Are you a resident of any other country for tax purposes? (excluding Australia and USA) Yes No

If yes, please provide the name of each country, a Taxpayer Identification Number (TIN) for each country or a reason why you're not providing a TIN, and an explanation if reason B is selected for a country.

Country 1 TIN

Country 2 TIN

If no TIN is provided, select a reason from the following list:

- A - This country does not issue TINs.
- B - I don't have a TIN for this country (Please attach an explanation to this form)
- C - It is not mandatory for me to disclose my TIN for this country.

Reason if no TIN (Country 1) Reason if no TIN (Country 2)

How will you continue to make repayments?

- Use existing savings
- Securing additional income
- My application reflects the changes
- Reduce expenditure
- Sale of asset/s
- Other (please specify)

1. Minimum deposit of \$1,000 must be received in the account by close of business on the last business day of the month. The deposit cannot be an internal transfer or interest earned from other BankVic products. 2. Transactions in excess of the four free transactions per month will incur a \$4 fee. This advice is general, so it may not be right for you. Before acting on the advice you should consider whether the advice is appropriate for you. Before you make any decision to acquire any product or service you should obtain and consider the relevant Product Disclosure Statement available from our website bankvic.com.au, any branch or by calling us on 13 63 73.

DECLARATION BY GUARANTOR/S

Please read before completing this form and sign below

New BankVic members only

1. I understand that I am responsible at all times for the use and security of all of my Access Passwords being Access Codes, Keywords, Passwords and Personal Identification Numbers (PINs) used in accessing my account/s and that I am liable for losses that I may suffer arising from any failure by me to properly secure and protect these and in choosing any of these I must not use a numeric or alphabetical code representing my birth date or a recognisable part of my name.
2. I apply to be admitted to the Police Financial Services Limited ABN 33 087 651 661 ("BankVic") as a shareholder member and understand this requires me to pay \$10 to be allotted to me ten shares (\$1.00 each).
3. I agree to be bound by the Constitution of BankVic and pay all charges imposed or levied by BankVic in accordance with the Corporations Act and charges set from time to time in relation to the operation of my account/s and provision of services.
4. I have received, or agree to receive by accessing BankVic's website at bankvic.com.au, BankVic's Financial Services Guide.
5. I have read, understood and agree to BankVic's Privacy Policy available at bankvic.com.au/privacy
6. Prior to opening an account or applying for an access service, I have reviewed and read the Financial Services Guide, General Information, Terms and Conditions and the relevant Product Disclosure Statement for product information and terms and conditions of use.
7. I certify that information provided in this form regarding my tax residency status is true and correct. I acknowledge that my tax information may be provided directly or indirectly, to any relevant tax authority, including the Australian Tax Office and (if applicable) exchanged with tax authorities of another country or countries in which I may be resident for tax purposes pursuant to bilateral or multilateral agreements between governments to exchange financial account information. I undertake to advise BankVic within thirty days of any change in circumstances which affects my tax residency status or where any information contained herein is no longer correct.

All Family Guarantee applicants

Privacy Act

What information can be disclosed?

The Privacy Act 1988 (Cth) allows Police Financial Services Limited ABN 33 087 651 661 AFSL and Australian Credit Licence 240293 ('we', 'us', 'our', 'BankVic') and other applicable persons to disclose personal information about you when related to the primary purpose for which it was collected. In connection with providing credit to you, personal information may include credit information such as :

- details to identify you and verify your identity, such as your name, sex, date of birth, current and 2 previous addresses, your current and last known employer, and your driver's licence number
- the fact that you have applied for credit and the amount or that we are a current credit provider to you, or that you have agreed to be a guarantor
- advice that payments previously notified as unpaid are no longer overdue
- information about your current or terminated consumer credit accounts, your repayment history and payments overdue for at least 60 days for
- which collection action has started
- in specified circumstances, that in our opinion you have committed a serious credit infringement
- the fact that credit provided to you by us has been paid or otherwise discharged, and
- other information about credit standing, worthiness, history or capacity that credit providers can disclose under the Privacy Act, including a credit report.

Personal information may include sensitive information (eg: membership of a professional or trade association, health information or religious affiliations) which may also be disclosed where relevant to the purposes for collecting it.

Why do we obtain information?

Before, during or after the provision of our products and services to you, we may obtain your personal information for the purpose of providing products and services to you and managing our business. When providing credit to you, this may include assessing your application for consumer or commercial credit or to be a guarantor for the applicant, assessing your credit worthiness, managing your loan or the arrangements under which your loan is funded or collecting overdue payments.

If you do not provide the requested personal information, BankVic may not be able to consider your application for credit or provide other services.

Who can give or obtain information?

For the purpose of providing products and services to you and managing our business, we may give information to:

- external service providers to us, such as organisations which we use to verify your identity, payment systems operators, printing and mailing houses, administrative and operational services and research consultants
- insurers and re-insurers, claims assessors and investigators where insurance is provided in connection with our services to you
- superannuation funds, where superannuation services are provided to you
- debt collecting agencies if you have not repaid a loan as required
- organisations involved in surveying or registering a security property or which otherwise have an interest in a security property
- our professional advisors, such as accountants, lawyers and auditors
- information technology service providers including those who assist or support us with data storage and processing and software development
- state or territory authorities that give assistance to facilitate the provision of home loans to individuals
- other financial institutions, including other credit providers and their professional advisors
- organisations with whom we have an alliance or agreement for the purpose of promoting our respective products or services and agents used by us and our business partners in administering such an alliance or agreement;
- your representative, for example, lawyer, mortgage broker, insurer, other financial institution, financial advisor or agent, your executor, your administrator, trustee, guardian or power of attorney, your employer, referees and other person as authorised by you or to the extent deemed necessary by BankVic in order to deliver any instruction you give us;
- law enforcement bodies or courts; or
- government and regulatory authorities, such as Australian Prudential Regulation Authority, Australian Transaction Reports and Analysis Centre and Australian Securities and Investments Commission, if required or authorised by or under Australian law.

BankVic and other credit providers may:

- obtain a commercial and consumer credit report containing information about you from a credit reporting body
- obtain personal information about you from your employer and any referees that you may provide
- exchange credit information about you with each other, and
- exchange credit information about you with any credit reporting body and any other provider of credit to you named in your credit application or a credit report from a credit reporting body.

Credit Providers can mean:

- us
- any introducer, dealer or broker referred to in the loan application
- any lenders' mortgage or trade insurer in the event that BankVic decides to obtain lenders mortgage insurance or trade insurance in relation to your loan application;
- any agent or contractor of ours assisting in processing the loan application, and
- other entities involved that may be involved in a securitisation arrangement which we use to fund your loan in the securitisation of your loan, including without limitation other credit providers and any loan originator.

Overseas disclosures

We will not disclose your personal information overseas. However our third party service providers may do. If we do disclose your information outside Australia, we will do so on the basis that the information will be used only for the purposes set out in this document.

Important information about credit reporting bodies

When you apply for or hold any kind of credit with us, we may disclose information to a credit reporting body. That includes disclosing that you are in default under a credit agreement or have committed a serious credit infringement, if that is the case. Specifically, we may disclose information to or collect information from Veda Advantage Limited ("Veda"), whose privacy policy and contact details are at www.veda.com.au.

DECLARATION BY GUARANTOR/S (CONTINUED)

Credit reporting bodies collect credit information about individuals which they provide as credit reports to credit providers and others in the credit industry to assist them in managing credit risk, collecting debts and other activities.

“Credit pre-screening” is a service for credit providers wishing to send direct marketing material about credit services. A credit reporting body uses information it holds to screen out individuals who do not meet criteria set by the credit provider. Credit reporting bodies must maintain a confidential list of individuals who have opted out of their information being used in pre-screening. To opt out of credit pre-screening, contact the credit reporting body, using the contact details on their websites, referred to above. You can also ask a credit reporting body not to use or disclose your personal information for a period if you believe on reasonable grounds that you have been or are likely to be a victim of fraud, including identity fraud.

Personal Information about third parties

You represent that, if at any time you supply us with personal information about another person (for example a referee), you are authorised to do so; and you agree to inform that person who we are, how to contact us, how to obtain our Privacy Policy, and that we will use and disclose their personal information by going to our website or contacting us.

Anti-Money Laundering and Counter Terrorism-Financing Act 2006 (Cth) (AML/CTF Act)

It is an offence under the AML/CTF Act to give false and misleading information. BankVic collects personal information from you as required by the AML/CTF Act and may take steps to verify the personal information collected. In providing BankVic with this information you consent to the collection, use and disclosure of the personal information and understand that if incomplete or inaccurate the application may not proceed.

Electronic verification

Under the AML/CTF Act, we can disclose your name, residential address and date of birth to a credit reporting body. The purpose of this disclosure is to ask the credit reporting body to assess whether the personal information disclosed matches (in whole or part) personal information about you held in their records (if any). This electronic verification process helps us to verify your identity.

The credit reporting body may prepare and provide us with an assessment by using the personal information about you and the names, residential address and dates of birth contained in its records about other individuals.

If you do not consent to us verifying your identity by electronic verification, we will provide you with an alternate verification process to identify you. If this is the case, please contact us on 13 63 73 for further information.

Security, privacy policy, and marketing preferences

Security

We take all reasonable steps to ensure that all your personal information held by us, on our website or otherwise, is protected from misuse, interference and loss, and from unauthorised access, disclosure or modification.

Privacy Policy

Our Privacy Policy is available on request by calling 13 63 73; by visiting a branch or on our website at bankvic.com.au. It provides additional information about how we handle your personal information. It sets out how you can ask for access to personal information we hold about you and seek correction of that information. It also explains how you can complain about a breach of the Privacy Act or the Credit Reporting Privacy Code, and how we will deal with your complaint. We will give you a copy of our Privacy Policy on request.

Marketing preferences

The Credit Providers may use, and share with each other, information about you to inform you about products and services (unless you ask us not to). The Credit Providers may do so even if you are on the Do Not Call Register.

Consequence of not providing your personal information

If the personal information requested is not provided, BankVic may not be in a position to provide the products or services requested.

ELECTRONIC CONSENT

I consent to receive notices and other documents electronically and consent that upon giving this consent:

- Paper documents and notices may no longer be given;
- Electronic communication must be regularly checked for documents and notices;
- Notices and documents may be sent by email, or provide a notice in an email that documents are displayed on and can be retrieved from a website;
- I may withdraw my consent to the giving of notices and documents at any time; and
- I have facilities to enable us to print notices and documents sent to me electronically.

DECLARATIONS

If you answer YES to any of the following please attach details.

- Have you or your spouse ever been declared bankrupt? Yes No
- Are there any unsatisfied judgements against you or any company of which either you or your spouse, are or any company of which either you or your spouse are or were a shareholder officer? Or are there any judgments, garnishees or other legal proceedings against you? Yes No
- Are you a guarantor or indemnifier for the performance of another person(s) contract? Yes No
- Have you applied for credit in any other name? Yes No
- Are you in arrears with any of your creditors stated in Your Financial Situation? Yes No
- Have you, or your spouse, ever been shareholders or officers of any company to which a manager, receiver, and/or liquidator has been appointed? Yes No
- Are you, or are you a relative of, a Politically Exposed Person?
A Politically Exposed Person is an individual or immediate family member, or close associate of the individual who holds, or has held a prominent public position either domestically or internationally in a government body or an international organisation. Yes No

ACKNOWLEDGMENT

I/We declare that I have no other debts other than those listed on this application.

I/We declare that all information contained in this application is true and correct and I make this solemn declaration conscientiously believing the same to be true.

By signing this application, you acknowledge having read and understood this permission to obtain and disclose information. You authorise the persons and organisations named above to give and obtain the information in the ways specified above until the credit is repaid in full.

WARNING: Under the National Credit Code you may be liable to a criminal penalty if you make any false or misleading representation that is material to BankVic's decision to approve this application

/ /

Guarantor Signature

Date

/ /

Co-Guarantor Signature

Date

We undertake to comply with the ePayments Code in our dealings with you. Fees and charges apply. Terms and conditions and information about interest rates and fees and charges are available on application or request.