

Family Guarantee Application

How to lodge your application:

 loans@bankvic.com.au

 Mobile banker appointment

 Visit a branch

 13 63 73

Your details. Please complete your details

Guarantor

Member No <small>(If applicable)</small>	<input type="text"/>
Title	<input type="checkbox"/> Ms <input type="checkbox"/> Miss <input type="checkbox"/> Mrs <input type="checkbox"/> Mr <input type="checkbox"/> Dr <input type="checkbox"/> Other <input type="text"/>
Surname	<input type="text"/>
Given name/s	<input type="text"/>
Gender	<input type="text"/>
Date of birth	<input type="text"/> / <input type="text"/> / <input type="text"/>
Drivers Licence no.	<input type="text"/>
Marital status	<input type="checkbox"/> Single <input type="checkbox"/> Married/De facto
Relationship to the borrower	<input type="text"/>
No. of dependant/s	<input type="text"/> Age/s of dependant/s <input type="text"/>
Residential Address	<input type="text"/> <input type="text"/>
Postcode	<input type="text"/> Commencement of residence <input type="text"/>
Current residential status	<input type="checkbox"/> Renting/boarding <input type="checkbox"/> Other <input type="text"/>
Previous Address <small>(If less than 3 years at above address)</small>	<input type="text"/> <input type="text"/>
Postcode	<input type="text"/> Commencement of residence <input type="text"/>
Mailing Address <small>(If different than above address)</small>	<input type="text"/> <input type="text"/>
Email	<input type="text"/>
Phone no	<input type="text"/>

Co-Guarantor

Member No <small>(If applicable)</small>	<input type="text"/>
Title	<input type="checkbox"/> Ms <input type="checkbox"/> Miss <input type="checkbox"/> Mrs <input type="checkbox"/> Mr <input type="checkbox"/> Dr <input type="checkbox"/> Other <input type="text"/>
Surname	<input type="text"/>
Given name/s	<input type="text"/>
Gender	<input type="text"/>
Date of birth	<input type="text"/> / <input type="text"/> / <input type="text"/>
Drivers Licence no.	<input type="text"/>
Marital status	<input type="checkbox"/> Single <input type="checkbox"/> Married/De facto
Relationship to the borrower	<input type="text"/>
No. of dependant/s	<input type="text"/> Age/s of dependant/s <input type="text"/>
Residential Address	<input type="text"/> <input type="text"/>
Postcode	<input type="text"/> Commencement of residence <input type="text"/>
Current residential status	<input type="checkbox"/> Renting/boarding <input type="checkbox"/> Other <input type="text"/>
Previous Address <small>(If less than 3 years at above address)</small>	<input type="text"/> <input type="text"/>
Postcode	<input type="text"/> Commencement of residence <input type="text"/>
Mailing Address <small>(If different than above address)</small>	<input type="text"/> <input type="text"/>
Email	<input type="text"/>
Phone no	<input type="text"/>

Details of security offered.

Property type	<input type="checkbox"/> House <input type="checkbox"/> Apartment <input type="checkbox"/> Unit <input type="checkbox"/> Townhouse <input type="checkbox"/> Other <input type="text"/>
Is this property currently mortgaged?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, finance provider	<input type="text"/>
Security address	<input type="text"/> <input type="text"/>
	<input type="text"/> Postcode <input type="text"/>

Estimated value of property	\$ <input type="text"/>
Limited Guarantee Amount	\$ <input type="text"/>
Title Particulars	Volume <input type="text"/> Folio <input type="text"/>

Employment details.

Guarantor

Occupation

Employment type 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

Employment type 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"/>

About your financial situation.

What do you spend?

Please estimate your monthly costs of living

If you live in a shared arrangement, please indicate the % of your contribution toward total household expenses (if applicable).

Utilities Electricity, gas & water bills for your home

Household Necessary expenses to run your home (eg rates, house and contents insurance, repairs & maintenance, owners corporate fees)

TV & Communications Phone, Internet & Pay TV (Including Netflix)

Groceries Typical supermarket shopping, including cleaning products, toiletries & food

Clothing & Personal Care For example, clothing, shoes, haircuts, cosmetics and other personal care items

Lifestyle Regular spending on entertainment & lifestyle (eg gym, travel, take away & eating out)

Public Transport & Vehicle costs Costs of public transport and or vehicle (eg registration, insurance, servicing, petrol, tolls)

Amount per month	% Household Share
\$	%
\$	%
\$	%
\$	%
\$	%
\$	%
\$	%

Childcare Costs of childcare (after rebates)

Education Private or Public (School fees, uniform, books etc)

Medical & Health Dental, optical, pharmacy, regular doctor or hospital costs

Other Insurances Health insurance, Life insurance, Income protection

Investment property (eg Utilities, rates, insurance, owners corp, property management, maintenance etc)

Other Expenses Any other items not covered in the above categories

(eg. tax commitments and regular salary deductions)

Any other additional expenses that may be relevant to your unique circumstances (eg. child or spouse maintenance or support payments)

Estimate of Future household and utility expenses, post your new home loan

Total expenses

Amount per month

\$

\$

\$

\$

\$

\$

\$

\$

\$

\$

\$

\$

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 home loan repayments, including any anticipated or known impact due to the COVID-19 pandemic?

Yes No

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

- Temporary decrease in disposable income (including Overtime/Shift allowances)
- Permanent decrease in disposable income (including Overtime/Shift allowances)
- 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.

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)

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 or US 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?

Yes No

(excluding Australia and USA)

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 1 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)

If you are an existing member, please skip to Declaration section.

Apply for BankVic Membership. To become a Guarantor, you must be a BankVic member.

When you join BankVic you become a member and equal shareholder in a 100% member owned bank. Your membership shares cost \$10 upon joining. To cover this cost, you are also required to open a BankVic transaction account.

Everyday (S1) Account.

Key features:

- No monthly account fees
- No minimum balance
- Visa debit card
- Contactless payments and digital wallet available

Yes I want to receive a Visa debit card with my transaction account

Please tick the account that you'd like to apply:

One account each for Guarantor and Co-Guarantor

One joint account

Tax file number or exemption details.

Guarantor

Co-Guarantor

Collection of your Tax File Number (TFN) is authorised and regulated by tax laws and the Privacy Act. Quoting your TFN is optional, but if you choose not to provide your TFN, withholding tax may be deducted from any interest you earn. If you do provide your TFN, no withholding tax will be deducted from interest we pay to your account.

Access Passwords. Please nominate passwords for online and mobile banking

Online and mobile banking

Password when you contact us by telephone

Interim password 6-30 characters (alphanumeric)

Must include a minimum of 2 digits

You will be prompted to change the password on first use of the service

Password 2-6 characters

This password can be changed anytime by calling 13 63 73

Details of member who referred you to BankVic. If applicable.

Referee's name

Referee's member no.

Phone number

Relationship

Important information about your privacy. Please read before completing this form and sign below.

New BankVic members only

I/We apply to be admitted to the Police Financial Services Limited ABN 33 087 651 661 ("BankVic") as a shareholder member and understand this requires a payment of \$10 per person to be allotted ten shares (\$1.00 each).

I/We 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/our account/s and provision of services.

I/We have reviewed and read the BankVic Financial Services Guide, BankVic Terms & Conditions, and Fees and Charges available at bankvic.com.au together with all terms and conditions associated with the product I am applying for and agree to be bound by them.

I/We understand that I/we will be liable for any losses that may arise from failure to properly secure and protect any PINs, Access codes or passwords.

I/We consent to BankVic collecting, verifying, using and disclosing personal information provided by me/us as required pursuant to the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 and I/we understand it is an offence under that act to give false and misleading information.

I/We certify that information provided in this form regarding my/our tax residency status is true and correct. I acknowledge that my/our 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/we may be resident for tax purposes pursuant to bilateral or multilateral agreements between governments to exchange financial account information. I/We undertake to advise BankVic within thirty days of any change in circumstances which affects my/our tax residency status or where any information contained herein is no longer correct.

For non-residents only

As a non-permanent resident of Australia, I/we consent to BankVic conducting a Visa Entitlement Verification Online enquiry and authorise the Department of Immigration and Citizenship to release the details of my/our residency status for the purposes only of assessing my/our eligibility to open an account and/or obtain finance.

For 18-25 years old and a student or apprentice

I declare that I am currently enrolled in a full time tertiary course or apprenticeship and consent to BankVic verifying my student/apprenticeship enrolment with the education provider (eg University or TAFE).

All Family Guarantee applicants

Why we collect and use your personal information

Police Financial Services Limited trading as BankVic ACN 087 651 661 (we, us, our) collects, uses, and discloses personal information about you for the primary purpose for which it was collected in order to provide you with products and services and to manage our business.

We may also use your information for reasonably expected and related secondary purposes.

Information we collect, use, and disclose

We collect and use your personal information before, during and after we provide products or services to you. When providing you credit this may include:

- Assessing your consumer or commercial credit application, including assessing your credit worthiness or your suitability to act as a guarantor;
- Managing your loan; and
- Collecting overdue payments.

Personal information collected, used, and disclosed may include 'credit information' such as:

- identity details, for example, your name, date of birth, sex, relationship status, current and former addresses, current and former employers, and your identity document image and number;
- that you have applied for credit, the amount, if we provided credit to you, or if you have agreed to be a guarantor;
- your financial hardship information;
- information about your current or closed credit accounts including repayment history;
- overdue payments by 60 days or more where collection action has commenced;
- information about unpaid payments including those that are no longer overdue;
- that in our opinion you have committed a serious credit infringement;
- if you have paid of discharged credit we have provided to you; and
- other relevant information about your credit standing, history and capacity, including information contained within a credit report.

We may be required by some laws to obtain certain information from you before we provide you a product or service or process certain transactions e.g. laws relating to consumer credit, taxation, anti-money laundering and counter-terrorism financing, and real property transactions.

If you do not provide us the personal information we require, we may not be able to provide you with products and services.

Disclosure of your personal information

In order to provide you with products and services and to manage our business, we may disclose your personal information to:

- external service providers, such as organisations which we use to verify your identity, payment systems operators, printing and mailing houses, research consultants, and information technology providers;
- our professional advisors, such as lawyers, accountants, and auditors;
- insurers and re-insurers, where insurance is provided in connection with our services to you;
- state or territory authorities that give assistance to facilitate the provision of home loans to individuals;
- other credit providers and their professional advisors;
- debt collecting agencies if you have not repaid a loan as required;
- your representative, for example, mortgage broker, financial advisor, lawyer, legal guardian, attorney, and any other person authorised by you;
- government and regulatory authorities, if required or authorised by law.

In addition to the above, when providing you with credit, we, along with our related companies, and where relevant, any mortgage broker, introducer, contractor or agent assisting us with your credit application, and any entity which we may use to manage or fund your loan such as a loan originator and the Reserve Bank of Australia (the **Credit Providers**), may:

- obtain a consumer and/or commercial credit report about you from a credit reporting body;
- obtain your personal information from your employer and/or any referees that you provide us; and disclose to them your personal information for the purpose of verification;
- exchange credit information about you with each other; and
- exchange credit information, including a credit report, about you with any credit reporting body or other credit provider to you that you have listed in your credit application.

Disclosure to issuers

In you apply for credit, a lenders mortgage insurer or trade insurer may obtain credit information about you from a Credit Provider or credit reporting body to assess whether to provide insurance to us in relation to your credit application.

Disclosure to guarantors

If you apply for credit, the Credit Provider may give your personal information to a guarantor, or an individual considering becoming a guarantor, for them to determine whether or not to act as a guarantor for you. The Credit Provider may provide ongoing credit information to a guarantor to keep them informed about your repayments and their liability.

Disclosure Overseas

We do not disclose your personal information overseas, including your credit information, however, our third-party service providers may. If we do disclose your personal information outside Australia, we will only do this in compliance with our Privacy Policy.

Credit reporting bodies

Credit reporting bodies provide credit reports about individuals to credit providers and others eligible entities to assist them in managing their credit risk, collecting debts and for other credit activities.

We may disclose your information to a credit reporting body if you make an application for credit or have any type of credit with us, including, if you have committed a serious credit infringement or are in default.

We may disclose your information to, or obtain information from, the below credit reporting bodies whose privacy policies and contact details are available on their respective websites:

Equifax www.equifax.com.au If you have reasonable grounds to believe that you have been, or may be, a fraud victim, you can request a credit reporting body to not use or disclose your personal information for a period of time.

Credit reporting bodies provide a service called 'credit pre-screening' that credit providers can use to screen out individuals who do not meet certain criteria before sending marketing material about credit products or services. You can opt out from having your information used for this service by contacting the credit reporting bodies referred to above.

Third parties' personal information

If you provide us with information about another individual, such as your employer, you confirm that you are authorised to do so and agree to advise the individual of who we are, how to contact us, that we will use and disclose their personal information for the purposes in this privacy collection notice, that they are entitled to gain access to their information, and how they can obtain a copy of our Privacy Policy.

Marketing

We may use your personal information, even if you are on the Do Not Call Register, to keep you informed about our products and services and those of third parties, unless you instruct us not to.

Security of personal information

We take reasonable steps to protect the personal information we hold about you from misuse, interference, loss, unauthorised access, modification, or disclosure.

Consumer Data Right

The Consumer Data Right (CDR) gives you the right to access your personal information along with some other data. You can provide your consent to accredited third parties to access the CDR data we hold about you as well as consent to us accessing your CDR data held by another data holder.

For further information please see our Consumer Data Right Policy which is available on request or through the open banking page on our website.

Privacy Policy

Our Privacy Policy, which provides further information on how we manage your personal information, is available on request by calling 13 63 73 or at bankvic.com.au. It sets out how you can access and seek correction to your personal information along with how you can make a complaint about a breach of the Privacy Act or the Privacy (Credit Reporting) Code, and how we deal with complaints.

Electronic correspondence.

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 partner 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? Yes No
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.

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 important information about your privacy, to obtain and disclose information.

WARNING: Under the National Consumer Credit Protection Act, 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