

Member No.  Joint Member No.

**A. Credit Limit**

I wish to apply for an Overdraft of \$  My existing credit limit is \$  Total Overdraft \$

Please provide details of the purpose:

**B. Personal Details – Applicant One**

Title  Mr  Mrs  Miss  Ms  Mx

Surname

Given Names

Date of Birth  /  /  Marital Status

Residential Address

Postcode  Years of residence

Postal Address (if different from above)

Postcode

Home Phone  Work Phone

Mobile

Email address

No. of dependents  Age of dependents

Driver's Licence No.  Expiry

Housing Status  Owned  Buying  Rent  Board

Previous Address (if less than 3 years)

Postcode  Years of residence

**B. Personal Details – Applicant Two**

Title  Mr  Mrs  Miss  Ms  Mx

Surname

Given Names

Date of Birth  /  /  Marital Status

Residential Address

Postcode  Years of residence

Postal Address (if different from above)

Postcode

Home Phone  Work Phone

Mobile

Email address

No. of dependents  Age of dependents

Driver's Licence No.  Expiry

Housing Status  Owned  Buying  Rent  Board

Previous Address (if less than 3 years)

Postcode  Years of residence

**C. Employment Details – Applicant One**

Occupation/Nature of Business

Employer's Name/Business Name

Employer's Address

Postcode  Years of Service

Status  Full time  Part time  Casual  Temp  Contract

Payroll Contact Name

Telephone

Previous Employer (if less than 3 years)  Years

**C. Employment Details – Applicant Two**

Occupation/Nature of Business

Employer's Name/Business Name

Employer's Address

Postcode  Years of Service

Status  Full time  Part time  Casual  Temp  Contract

Payroll Contact Name

Telephone

Previous Employer (if less than 3 years)  Years

**D. Income - Applicant One**

Net Monthly Pay (attach evidence) \$

Other Income (attach evidence) \$

Source

Please include current payslips for each applicant, or at least 2 years tax returns and assessments if self employed.

**D. Income - Applicant Two**

Net Monthly Pay (attach evidence) \$

Other Income (attach evidence) \$

Source

Please include current payslips for each applicant, or at least 2 years tax returns and assessments if self employed.

## E. Assets – What You Own

Type of Asset	Bank/Description/Address	Asset in name of	Value	Mortgaged	
Home			\$	Yes	No
Land			\$	Yes	No
Other Real Estate			\$	Yes	No
Car(s) (Year, Make, Model)			\$	Yes	No
			\$	Yes	No
Savings accounts			\$		
Investments			\$		
Superannuation			\$		
Contents (Insured value)			\$		
Other			\$		

## F. Liabilities - What You Owe

**Details of monthly commitments** (Please list credit card limits and details even if balance owed is nil)

Type of Finance	Lender	Remaining term (years)	Limit	Balance	Monthly Instalment
1st Mortgage			\$	\$	\$
Rent/Board					\$
Personal/Car Loans			\$	\$	\$
Other Loans			\$	\$	\$
Credit/Charge Card			\$	\$	\$
Credit/Charge Card			\$	\$	\$
Other (please specify)			\$	\$	\$
Other (please specify)			\$	\$	\$
<b>Total</b>					\$

## G. Expenses - What You Spend

<b>General</b> (Food, Clothing, Medical, Gym, Entertainment, Other)	\$	per month
<b>Utilities &amp; Services</b> (Rates, Gas, Electricity, Water, Telephone, Mobile, Internet, Pay TV)	\$	per month
<b>Children &amp; Education</b> (Child Maintenance, School Fees / Expenses, Childcare)	\$	per month
<b>Travel</b> (Registration, Petrol, Public Transport)	\$	per month
<b>Insurances</b> (Car, Health, Life, Building, Contents, Income Protection)	\$	per month
<b>Total variable monthly expenses (excluding fixed expenses included in the Liabilities section)</b>	<b>\$</b>	<b>per month</b>

## H. Reference

**NB: Reference must be a relative living in Australia, however not living at the same address as you.**

Name  Relationship  Phone   
 Address

## I. Important Information About Your Privacy

### What information can be used and disclosed?

The Privacy Act allows **Victoria Teachers Limited trading as Bank First** ('we', 'us', 'our') ACN 087 651 769 to use and disclose personal information we collect about you for the primary purpose for which it was collected and for related secondary purposes that you would reasonably expect. 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 and your repayment history;
- Payments overdue for at least 60 days and 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.

### When and why do we collect information?

Before, during or after the provision of our products and services to you, we may collect 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, assessing your credit worthiness, managing your loan or the arrangements under which your loan is funded or collecting overdue payments.

Some laws require us to obtain personal information about you before we provide you with particular products or services or process particular transactions in which you are involved e.g. laws relating to anti-money laundering and counter-terrorism financing, consumer credit, taxation and real property transactions.

If you do not provide us with the personal information that we request, we may not be able to consider your application for credit or provide other products and services.

### Who can give or collect information?

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

- External service providers to us, such as organisations which we use to verify your identity, payment systems operators, mailing houses and research consultants;
- Insurers and re-insurers, 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;
- Our professional advisors, such as accountants, lawyers and auditors;
- State or territory authorities that give assistance to facilitate the provision of home loans to individuals;
- Other credit providers and their professional advisors;
- Your representative, for example, lawyer, mortgage broker, financial advisor or attorney, as authorised by you; or
- Government and regulatory authorities, if required or authorised by law.

In addition, in connection with providing credit to you, we and the Credit Providers mentioned below may:

- Obtain a commercial and/or consumer credit report containing personal information about you from a credit reporting body;
- Obtain personal information about you from your employer and any referees that you may provide and disclose to them, for the purpose of verification, personal information you have provided to us which they could reasonably be expected to be able to verify;
- 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;
- Our related companies;
- Any introducer, dealer or broker referred to in a loan application;
- Any agent or contractor of ours assisting in processing a loan application; and
- Other entities that may be involved in a securitisation arrangement which we use to fund your loan, including without limitation the Reserve Bank of Australia and any loan originator.

### Disclosure to overseas recipients

We may disclose your personal information to overseas recipients. The countries in which such recipients are likely to be located include the United States of America and countries within Europe. However, if we do disclose information to overseas recipients, 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

If 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 Equifax, whose privacy policy and contact details are at [www.equifax.com.au](http://www.equifax.com.au) and Dun & Bradstreet, whose privacy policy and contact details are at [www.dnb.com.au](http://www.dnb.com.au). 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.

### Disclosure to insurers and guarantors

#### Lenders' mortgage and trade insurers

In connection with providing credit to you, a lenders' mortgage insurer or a registered trade insurer may obtain credit information about you from a Credit Provider or from a credit reporting body to assess whether to provide lenders' mortgage insurance to us in relation to an application for consumer credit, or whether to provide trade insurance to us in relation to an application for commercial credit. An insurer may also share your information with their related companies, service providers, re-insurers and third party advisors for the purposes of assessing and determining the proposal or any claim made.

#### Guarantors

In connection with providing credit to you, the Credit Providers may give a guarantor, or a person who is considering becoming a guarantor, credit information about you for the purpose of enabling the guarantor to decide whether to act as guarantor or to keep the guarantor informed about the guarantee.

### 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 about who we are, how to contact us, how to obtain our Privacy Policy, and that we will use and disclose their personal information for the purposes set out in this Permission and that they can gain access to that information.

### Electronic verification

Under the Anti-Money Laundering and Counter-Terrorism Financing 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 1300 654 822 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 located on our website at [www.bankfirst.com.au](http://www.bankfirst.com.au) provides additional information about how we handle your personal information. It explains 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 Privacy (Credit Reporting) 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.

## J. Declarations

1. Have you ever been declared bankrupt? Yes  No
2. Are there any unsatisfied judgements against you? Yes  No
3. Are you Guarantor for, or indemnifier of another person's performance or contract? Yes  No
4. Are you an associated borrower with any other Member of the Bank? Yes  No

### If you answered yes to any of the above, please attach details

5. I agree that I am subject to the rules of Bank First Limited.
6. I certify that the details contained in this application and the answers to the questions above are true and correct in every particular.
7. I declare I have no debts other than those listed on this application.

## K. Insurance

### Loan Repayment Insurance

Loan Repayment Insurance covers your repayments in case of accident, illness, involuntary unemployment, death or trauma. Please forward a Proposal and a Product Disclosure Statement to me. I am interested in the following covers:

1st Borrower 2nd Borrower (Tick cover required)

- |                          |                          |  |
|--------------------------|--------------------------|--|
| <input type="checkbox"/> | <input type="checkbox"/> | Life.  |
| <input type="checkbox"/> | <input type="checkbox"/> | Disablement, Involuntary Unemployment, Trauma. |
| <input type="checkbox"/> | <input type="checkbox"/> | Disablement, Trauma.                           |

## L. Signatures

I declare that the answers to the questions in this application and the declarations provided by me are true and correct and that I have read and understood the important information about your privacy section contained in this application form.

Name (please print)

Name (please print)

Signature

Signature

Date  /  /

Date  /  /

## M. Other Services

### Internet Banking

With Internet Banking you can view all your accounts online. Please send me information on how to register for Internet Banking.

### Transfer Your Banking

Please send me information on how to transfer my salary, direct debits and direct credits to the Bank.

### Email Consent

I consent to receive my loan contract and other documents in relation to this loan application via email and acknowledge the following:

- paper documents may no longer be given; and
- electronic communications must be regularly checked for documents; and
- consent to the giving of documents by electronic communication may be withdrawn at any time.