

| OFFICE USE ONLY | |
|-----------------|----------------------|
| Application No. | <input type="text"/> |
| Branch Code. | <input type="text"/> |

Victoria Teachers Limited | ABN 44 087 651 769

| | | | |
|------------|----------------------|------------------|----------------------|
| Member No. | <input type="text"/> | Joint Member No. | <input type="text"/> |
|------------|----------------------|------------------|----------------------|

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) | | | \$ | \$ | \$ |
| Total | | | | | \$ |

G. Expenses - What You Spend

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

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 or other joint arrangement which we use to fund or manage 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, the United Kingdom 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 and Dun & Bradstreet, whose privacy policy and contact details are at 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.

Guarantors

In connection with providing credit to you, the Credit Providers may give a guarantor, or a person considering becoming a guarantor, credit information about you to enable the guarantor to decide whether to act as guarantor, or to keep the guarantor informed about your repayment of the credit secured by 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.

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 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

We may use information about you to inform you about products and services, including those of third parties, unless you ask us not to. We may do so even if you are on the Do Not Call Register, unless you ask us not to.

Consumer Data Right

The Consumer Data Right gives you the right to:

- access some of the data (including personal information) held about you by us and by other data holders ('CDR Data')
- consent to an accredited third party accessing your CDR Data held by us, and
- consent to us accessing your CDR Data held by another data holder.

We have a policy about our management of CDR Data which is available through our website. You can also get an electronic or hard copy from us on request.

© Copyright exists in this document

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.