

FACT SHEET

INTEREST RATES

New Vehicle / Vessel	7.90% p.a.*
Used Vehicle / Vessel (not older than 3 years)	8.90% p.a.*
Used Vehicle / Vessel (older than 3 years)	9.90% p.a.*

*Comparison Rate Warning: Nominal & Comparison rates are identical. The interest rate is for a secured loan. A Comparison Rate Schedule is available from APS Benefits Group or on the APS Benefits Group website at www.apsbenefitsgroup.com.au. All interest rates are subject to approval.

CRITERIA

- We can lend up to 100% of purchase price.
- We will require proof of purchase or ownership (if refinancing).
- Application will be assessed under our normal lending criteria and within the NCCP Act.
- Funds will be paid directly to seller. (Bank cheque or credited to dealers account, if requested on letterhead).
- May be approved for these loans in addition to any existing APS Benefits Group Loans.
- Vehicle/Vessel must be comprehensively insured for market value with the APS Benefits Group being noted as an interested party. (APS Insurance will provide a competitive quote).
- Interest rate is fixed for the term of the loan.
- Term of the loan not to exceed 5 years.
- No penalty for early repayment.

PROCEDURE

- Applicant applies by completing our standard four page loan application form and the "Details of Vehicle/Vessel Being Financed" form. We need this information to firstly conduct a search of the Personal Property Securities Register (PPSR) and then register our interests.
- Applications for pre-approvals are encouraged.
- Applicant to provide latest pay slip and quote (if available).
- Loan is approved subject to verification of purchase price and that the purchase is not listed on the PPSR.
- Once approved : -
 - Contracts are drawn up.
 - A search of the PPSR is conducted to ensure that the purchased vehicle/vessel is clear of any encumbrances.
- The following documents will then be forwarded to the borrower.
 - Approval letter setting out terms and conditions.
 - Request to provide evidence of insurance.
 - Loan contracts.
 - Directions to pay (where the funds should be forwarded).
 - Direct Debit Request (DDR) or Allotment Authority.

OFFICE USE ONLY

Member No.

Commenced

Debt \$

(as at/...../.....)

EFT/Chq \$

TOTAL LOAN \$



www.apsbenefitsgroup.com.au

APS Benefits Group Ltd

440 William Street, West Melbourne VIC 3003
Phone 1300 131 809 | (03) 9322 2000 | Fax (03) 8327 8200

Email: loans@apsbenefitsgroup.com.au

PLEASE COMPLETE

TERM OF LOAN Years

REPAYMENTS (Please circle)

Weekly Fortnightly Monthly

VEHICLE / VESSEL LOAN APPLICATION

PLEASE USE A BLACK PEN WHEN COMPLETING THIS FORM

AMOUNT REQUIRED

\$.....

PURPOSE OF LOAN

(Please explain fully)

BANK
TRANSFER
DETAILS

Bank/BS/CU Name

BSB No. Account No.

Account Name

BORROWER DETAILS

Title Surname

Given Name/s

Previous Surname
(if applicable)

Service/AGS No.

Date of Birth Age

Current Residential Address

..... P/Code

Time at current address
(if less than 2 years **advise previous**)

Previous Residential Address

..... P/Code

Home Ph () Mobile

Work Ph () Fax ()

Email

Drivers Licence No. State

CO-BORROWER DETAILS

Title Surname

Given Name/s

Previous Surname
(if applicable)

Service/AGS No.

Date of Birth Age

Current Residential Address

..... P/Code

Time at current address
(if less than 2 years **advise previous**)

Previous Residential Address

..... P/Code

Home Ph () Mobile

Work Ph () Fax ()

Email

Drivers Licence No. State

MARITAL STATUS (Please circle)

Single

Married

Defacto

Divorced

Widow/er

Number of Children (for both borrowers) Children's Ages

FINANCIAL HISTORY STATEMENTS:

1. Have you ever been declared bankrupt, applied for bankruptcy or assigned your estate for the benefit of creditors or have you had any credit default(s) or court judgements lodged against you? **YES NO** (please circle)

If **YES**, please provide details

2. Have you applied for hardship with any existing or previous lenders? **YES NO** (please circle)

If **YES**, please provide details and how you will continue to make repayments

INCOME INFORMATION

PER FORTNIGHT

GROSS INCOME	BORROWER	CO-BORROWER	TOTAL
Wages (as per pay advices)	\$	\$	\$
Family Allowance	\$	\$	\$
Pensions	\$	\$	\$
Child Support	\$	\$	\$
Rental Income	\$	\$	\$
Other Income (please specify)	\$	\$	\$
TOTAL	\$	\$	\$

STATEMENT OF ASSETS AND LIABILITIES

THE FOLLOWING SHOULD REPRESENT THE COMBINED STATEMENT OF ASSETS AND LIABILITIES OF THE BORROWER AND THEIR SPOUSE

ASSETS (What you own)	VALUE	LIABILITIES (What you owe)					
HOME ADDRESS		MORTGAGE LENDER		BALANCE OWING		FORTNIGHTLY PAYMENT	INTEREST RATE
OTHER PROPERTY ADDRESSES							
SAVINGS (Bank/CU/BS Name)		PERSONAL LOANS (Lender Name)		BALANCE OWING		FORTNIGHTLY PAYMENT	INTEREST RATE
MOTOR VEHICLES Year/Make/Model		CAR LOANS/HIRE PURCHASE/ LEASE		BALANCE OWING		FORTNIGHTLY PAYMENT	INTEREST RATE
		CREDIT CARDS					
FURNITURE / HOUSEHOLD CONTENTS		CARD TYPE	BANK NAME	LIMIT	BALANCE OWING	FORTNIGHTLY PAYMENT	INTEREST RATE
		VISA					
		M/CARD					
		AMEX					
SHARES (Company and Number)		STORE A/C					
		Others					
OTHER ASSETS (please specify)							
		OTHER LIABILITIES				FORTNIGHTLY PAYMENT	
		RENT/BOARD					
		CHILD SUPPORT/MAINTENANCE					
		HECS/HELP Fees					
		FURNITURE/EQUIPMENT RENTAL					
		OTHER (please specify)					
TOTAL ASSETS	\$	TOTAL LIABILITIES			\$	\$	

EMPLOYMENT DETAILS

BORROWER DETAILS

Current Employer

Employer Address
..... P/Code

Occupation/Title/Rank

Employment Status FULL TIME / PART TIME / CASUAL / OTHER

Start Date/...../..... Phone:

Previous Employment
(if less than 2 years)

Previous Employment Address
..... P/Code

Start Date/...../..... Phone:

CO-BORROWER DETAILS

Current Employer

Employer Address
..... P/Code

Occupation/Title/Rank

Employment Status FULL TIME / PART TIME / CASUAL / OTHER

Start Date/...../..... Phone:

Previous Employment
(if less than 2 years)

Previous Employment Address
..... P/Code

Start Date/...../..... Phone:

TWO REFEREES

(PREFERABLY CLOSE RELATIVES)

THEY MUST **NOT** BE LIVING WITH YOU AND BE FROM TWO DIFFERENT CONTACTABLE ADDRESSES. YOU **MUST** OBTAIN THE CONSENT OF ALL PERSONS NAMED.

PARENT / RELATIVE

NAME

TELEPHONE (HOME) TELEPHONE (WORK)

TELEPHONE (MOBILE) EMAIL

RELATIVE / FRIEND

NAME

TELEPHONE (HOME) TELEPHONE (WORK)

TELEPHONE (MOBILE) EMAIL

I/We the Applicant(s) named herein,

- Being a member(s) of the Australian Public Service Benevolent Society Limited (hereinafter referred to as the "APS Benefits Group or the Group") apply for a loan as detailed in this application and I/we will comply with the Group's Constitution, Articles of Association and By-Laws.
- Understand I/we must not enter into any contractual or legal commitment, which relies on the approval of this application until the APS Benefits Group has given written approval.
- Have not relied in any way on any representation or warranty of any kind made by the APS Benefits Group or any delegate, officer, employee, agent or contractor of the APS Benefits Group in relation to the terms of the proposed credit applied for, this application or the acceptance of this application by the APS Benefits Group.
- Agree that the APS Benefits Group may give information regarding my/our application details with my/our employer, estate agent or other related entity (as defined in the Corporation Law) of the APS Benefits Group.
- Acknowledge that the authorisations referred to in this application shall continue in full force and effect until all credit made available to me/us for credit has been discharged in full.
- DO SOLEMNLY AND SINCERELY DECLARE THAT I/WE ARE NOT UNDISCHARGED BANKRUPT(S) AND THAT THE SEVERAL STATEMENTS AND ANSWERS TO QUESTIONS MADE IN THIS APPLICATION ARE TRUE AND CORRECT IN EVERY PARTICULAR.**

NOTICE OF DISCLOSURE OF YOUR CREDIT INFORMATION TO A CREDIT REPORTING AGENCY (Privacy Act 1988) GIVING INFORMATION TO A CREDIT REPORTING AGENCY (SECTION 18 E (1) (8) (C) PRIVACY ACT 1988)

The APS Benefits Group may give information about you to a credit-reporting agency to obtain a consumer credit report about you and/or to allow the credit-reporting agency to create/maintain a credit information file containing information about you. This information is limited to:

- Identity particulars your name, sex, date of birth, address (past and present), name of employer and drivers licence number.
- The fact that you have applied for credit, the amount and that the Group is a credit provider to you.
- Loan repayments that are overdue by more than sixty days, and for which debt collection action has been started.
- Advice that loan repayments are no longer overdue in respect of any default that has been listed.
- Cheques for an amount greater than \$100 drawn by you which have been dishonoured more than once.
- The opinion of the Group that you have committed a serious credit infringement.
- That the credit provided for by the Group has been paid or otherwise discharged.

Continued on next page

DECLARATIONS AND AGREEMENTS

CONTINUED

AUTHORITY FOR THE GROUP TO OBTAIN AND USE CERTAIN INFORMATION

To enable the APS Benefits Group to assess my/our application for personal credit or for the purpose of collecting overdue payments from me/us to the APS Benefits Group. I/we authorise the Group to obtain from a credit reporting agency a credit report containing personal information about me/us in relation to personal credit provided by the APS Benefits Group.

EXCHANGING INFORMATION WITH OTHER CREDIT PROVIDERS (SECTION 18N (1) (b) PRIVACY ACT 1988)

I/we agree to the APS Benefits Group checking information about me/us with any credit provider named in my/our application for credit, and with other credit providers that may be named in a credit report issued by a credit reporting agency, for any of the following purposes:

- To assess an application by me/us for credit and also to assess my/our credit worthiness
- To exchange information with other credit providers as to the status of this loan where I am in default with other credit providers
- To notify a default by me/us and the collection of overdue payments.

I/we understand that this information can include any information about my/our credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to give to or receive from each other under the Privacy Act 1988.

AGREEMENT THAT THE GROUP MAY SEEK COMMERCIAL AND CONSUMER CREDIT INFORMATION (SECTIONS 18L (4), 18K (1) (b) PRIVACY ACT 1988)

If relevant, I/we agree to the APS Benefits Group obtaining a report about my/our commercial activities/credit worthiness from a business which provides information about the commercial credit worthiness of persons, and I/we agree to the APS Benefits Group obtaining from a credit reporting agency a credit report containing personal information about me/us in relation to commercial credit provided by the APS Benefits Group.

AUTHORITY FOR PROPOSED GUARANTOR TO SEEK INFORMATION (SECTION 18N (1) (ga) (ii) PRIVACY ACT 1988)

I/we agree that the APS Benefits Group may give to a person who is currently a guarantor, or whom I/we have indicated is considering becoming a guarantor, a credit report containing information about me/us for the purpose of the prospective guarantor deciding whether to act as guarantor or to keep the existing guarantor informed about the guarantee and I/we understand that the information disclosed can include anything about my/our credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to disclose under the Privacy Act including a credit report.

PRIVACY

The APS Benefits Group is committed to ensuring the confidentiality and security of your personal information. This information is being collected for the purposes of processing your application and assisting us with improving our service to you. If the information is not provided, the APS Benefits Group may be unable to process your application. It may be necessary for us to disclose your information to consultants we engage, such as lawyers, accountants, actuaries, and credit reporting agencies, or to regulatory authorities, if required by law. You have the right to access and alter any of the personal information concerning yourself in accordance with the Act. This information will not be on sold, or made publicly available. Please direct any enquiries to our Privacy Officer on **1300 131 809**. Our full privacy policy is available on www.apsbenefitsgroup.com.au

A MEMBER WHO IS PAYING LOAN INSTALMENTS FOR HIS/HER SPOUSE THROUGH HIS/HER SALARY MUST ALSO SIGN THE LOAN CONTRACT AS A CO-BORROWER, THUS BECOMING JOINTLY AND SEVERALLY LIABLE FOR THE FULL REPAYMENT OF THIS LOAN.

WHAT ARE MY FINANCIAL CIRCUMSTANCES?

	YES	NO	N/A
Do you anticipate an increase to your expenses/liabilities over the next 12 months (excluding this application)?	<input type="checkbox"/>	<input type="checkbox"/>	
Do you anticipate a decrease in your income during the next 12 months (ie extended unpaid leave)?	<input type="checkbox"/>	<input type="checkbox"/>	
If you operate a business, do you anticipate a reduction in your income/profit during the next 12 months?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are you unable to meet your current financial commitments?	<input type="checkbox"/>	<input type="checkbox"/>	
Are you aware of any information relevant to your application that has not been provided and could have an adverse impact on your financial circumstances?	<input type="checkbox"/>	<input type="checkbox"/>	
Are you aware of any future change in your employment which may adversely affect your ability to meet your current and future financial obligations?	<input type="checkbox"/>	<input type="checkbox"/>	

If you have selected "YES" to any of the above, please specify on a separate form details and also how you will continue to make repayments.

BORROWER	
	Mr Mrs Miss Ms (Please circle)
Full Name	<input type="text"/>
Signature	<input type="text"/>
Date of Application / /

CO-BORROWER	
	Mr Mrs Miss Ms (Please circle)
Full Name	<input type="text"/>
Signature	<input type="text"/>
Date of Application / /

CHECK LIST:

So that your application can be processed as soon as possible please ensure the following items are provided:

- ☐ All questions under "**WHAT ARE MY FINANCIAL CIRCUMSTANCES?**" are answered.
- ☐ A recent payslip for all borrowers and/or spouses (no more than 30 days old).
- ☐ Centrelink confirmation of Family Allowance, Child Support, Pension Entitlements, etc.
- ☐ Rental/Investment or other income.
- ☐ If self-employed, the last two years full financial statements.

Email loan application to: loans@apsbenefitsgroup.com.au

DETAILS OF VEHICLE/VESSEL BEING FINANCED

(i.e. car, motorbike, trailer & boat)

To assist us with our assessment of your application for a secured vehicle/vessel Loan could you please advise the following information if known:-

Registration No.	
Year, Make and Model of Vehicle/Vessel	
Vehicle Identification No. (VIN)	
Hull Identification No. (If vessel)	
Odometer Reading:	
Insurance Company (If refinance)	
Insurance Policy No. (if refinance)	
Name of Lender (If under finance)	
Details of Loan (If under finance)	

.....
(Name)

.....
(Member No.)

.....
(Signed)

.....
(Date)

If you are not already insured why not consider APS Insurance for a quote.

In addition to insuring your car with APS Insurance is that the full cost may be added onto the loan.

Vehicle & Vessel Loan Repayment Schedules

Fortnightly 7.90% p.a.								Monthly 7.90% p.a.							
Years	1	1.5	2	2.5	3	4	5	Years	1	1.5	2	3	3	4	5
1,000	40.05	27.25	20.80	17.00	14.40	11.25	9.30	1,000	86.95	59.10	45.20	36.85	31.30	24.35	20.25
2,000	80.10	54.45	41.65	33.95	28.85	22.45	18.65	2,000	173.90	118.20	90.35	73.70	62.60	48.75	40.45
5,000	200.30	136.15	104.10	84.90	72.10	56.15	46.60	5,000	434.70	295.45	225.90	184.20	156.45	121.85	101.15
10,000	400.60	272.30	208.20	169.75	144.20	112.30	93.25	10,000	869.40	590.95	451.80	368.45	312.90	243.65	202.30
15,000	600.90	408.45	312.30	254.65	216.30	168.45	139.85	15,000	1304.15	886.40	677.75	552.65	469.35	365.50	303.45
20,000	801.20	544.60	416.40	339.55	288.40	224.60	186.45	20,000	1738.85	1181.90	903.65	736.85	625.80	487.30	404.55
25,000	1,001.50	680.75	520.50	424.45	360.50	280.70	233.05	25,000	2173.55	1477.35	1129.55	921.05	782.25	609.15	505.70
30,000	1,201.75	816.85	624.55	509.30	432.55	336.85	279.70	30,000	2608.25	1772.85	1355.45	1105.30	938.70	731.00	606.85
35,000	1,402.05	953.00	728.65	594.20	504.65	393.00	326.30	35,000	3043.00	2068.30	1581.35	1289.50	1095.15	852.80	708.00
40,000	1,602.35	1,089.15	832.75	679.10	576.75	449.15	372.90	40,000	3477.70	2363.80	1807.25	1473.70	1251.60	974.65	809.15
45,000	1,802.65	1,225.30	936.85	763.95	648.85	505.30	419.55	45,000	3912.40	2659.25	2033.20	1657.90	1408.05	1096.45	910.30
50,000	2,002.95	1,361.45	1,040.95	848.85	720.95	561.45	466.15	50,000	4347.10	2954.75	2259.10	1842.15	1564.50	1218.30	1011.45
55,000	2,203.25	1,497.60	1,145.05	933.75	793.05	617.60	512.75	55,000	4781.80	3250.20	2485.00	2026.35	1720.95	1340.15	1112.55
60,000	2,403.55	1,633.75	1,249.15	1,018.65	865.15	673.75	559.35	60,000	5216.55	3545.70	2710.90	2210.55	1877.40	1461.95	1213.70
Fortnightly 8.90%								Monthly 8.90% p.a.							
Years	1	1.5	2	2.5	3	4	5	Years	1	1.5	2	3	3	4	5
1,000	40.25	27.45	21.05	17.20	14.65	11.45	9.55	1,000	87.40	59.55	45.65	37.30	31.75	24.85	20.70
2,000	80.55	54.85	42.05	34.35	29.25	22.90	19.10	2,000	174.80	119.10	91.30	74.60	63.50	49.70	41.40
5,000	201.30	137.15	105.15	85.95	73.15	57.20	47.70	5,000	437.05	297.75	228.20	186.50	158.75	124.20	103.55
10,000	402.65	274.35	210.25	171.85	146.30	114.45	95.45	10,000	874.05	595.50	456.40	373.00	317.55	248.40	207.10
15,000	603.95	411.50	315.40	257.80	219.45	171.65	143.15	15,000	1311.10	893.30	684.60	559.55	476.30	372.55	310.65
20,000	805.30	548.70	420.50	343.70	292.60	228.90	190.85	20,000	1748.10	1191.05	912.80	746.05	635.05	496.75	414.20
25,000	1,006.60	685.85	525.65	429.65	365.75	286.10	238.60	25,000	2185.15	1488.80	1140.95	932.55	793.85	620.95	517.75
30,000	1,207.95	823.05	630.80	515.55	438.90	343.35	286.30	30,000	2622.15	1786.55	1369.15	1119.05	952.60	745.15	621.30
35,000	1,409.25	960.20	735.90	601.50	512.05	400.55	334.00	35,000	3059.20	2084.30	1597.35	1305.55	1111.35	869.30	724.85
40,000	1,610.55	1,097.40	841.05	687.45	585.20	457.80	381.75	40,000	3496.20	2382.05	1825.55	1492.10	1270.15	993.50	828.40
45,000	1,811.90	1,234.55	946.15	773.35	658.35	515.00	429.45	45,000	3933.25	2679.85	2053.75	1678.60	1428.90	1117.70	931.95
50,000	2,013.20	1,371.70	1,051.30	859.30	731.50	572.25	477.15	50,000	4370.25	2977.60	2281.95	1865.10	1587.65	1241.90	1035.50
55,000	2,214.55	1,508.90	1,156.40	945.20	804.65	629.45	524.90	55,000	4807.30	3275.35	2510.15	2051.60	1746.45	1366.05	1139.05
60,000	2,415.85	1,646.05	1,261.55	1,031.15	877.80	686.65	572.60	60,000	5244.30	3573.10	2738.35	2238.10	1905.20	1490.25	1242.60
Fortnightly 9.90% p.a.								Monthly 9.90% p.a.							
Years	1	1.5	2	2.5	3	4	5	Years	1	1.5	2	3	3	4	5
1,000	40.45	27.65	21.25	17.40	14.85	11.65	9.75	1,000	87.85	60.00	46.10	37.75	32.20	25.30	21.20
2,000	80.95	55.30	42.45	34.80	29.70	23.35	19.55	2,000	175.75	120.00	92.20	75.55	64.45	50.65	42.40
5,000	202.35	138.20	106.15	87.00	74.20	58.30	48.85	5,000	439.35	300.05	230.50	188.80	161.10	126.55	106.00
10,000	404.70	276.40	212.35	173.95	148.45	116.65	97.65	10,000	878.70	600.10	461.00	377.65	322.20	253.15	212.00
15,000	607.05	414.60	318.50	260.95	222.65	174.95	146.50	15,000	1318.05	900.15	691.50	566.45	483.30	379.70	317.95
20,000	809.40	552.80	424.70	347.90	296.85	233.25	195.35	20,000	1757.40	1200.20	922.00	755.30	644.40	506.30	423.95
25,000	1,011.75	691.00	530.85	434.90	371.05	291.55	244.15	25,000	2196.75	1500.30	1152.45	944.10	805.50	632.85	529.95
30,000	1,214.10	829.20	637.00	521.90	445.30	349.90	293.00	30,000	2636.10	1800.35	1382.95	1132.95	966.60	759.45	635.95
35,000	1,416.45	967.40	743.20	608.85	519.50	408.20	341.85	35,000	3075.45	2100.40	1613.45	1321.75	1127.70	886.00	741.95
40,000	1,618.80	1,105.65	849.35	695.85	593.70	466.50	390.70	40,000	3514.80	2400.45	1843.95	1510.60	1288.80	1012.60	847.90
45,000	1,821.15	1,243.85	955.50	782.80	667.90	524.80	439.50	45,000	3954.10	2700.50	2074.45	1699.40	1449.90	1139.15	953.90
50,000	2,023.50	1,382.05	1,061.70	869.80	742.15	583.15	488.35	50,000	4393.45	3000.55	2304.95	1888.25	1611.00	1265.75	1059.90
55,000	2,225.85	1,520.25	1,167.85	956.80	816.35	641.45	537.20	55,000	4832.80	3300.60	2535.45	2077.05	1772.10	1392.30	1165.90
60,000	2,428.20	1,658.45	1,274.05	1,043.75	890.55	699.75	586.00	60,000	5272.15	3600.65	2765.95	2265.90	1933.20	1518.90	1271.85