

VAU Income Protection Scheme Application form

BankVic arranges this insurance product which is issued by Point Underwriting Agency Pty Ltd and underwritten by Lloyds of London.

To complete your application form, you will need:


- to provide your personal details
- your annual salary with any allowances and overtime
- two most recent payslips
- to provide your salary deduction declaration

You must be a BankVic member to take up this product.

You can apply to be a BankVic member using this application form.

How to lodge your application:

 incomeprotection@bankvic.com.au

 **Mail (freepost):**
VAU Income Protection Scheme,
BankVic Reply Paid 90210
MELBOURNE VIC 8060

Details of applicant

You must be a member of the Victorian Ambulance Union (VAU) to join the Scheme.

<p>Title <input type="checkbox"/> Ms <input type="checkbox"/> Miss <input type="checkbox"/> Mrs <input type="checkbox"/> Mr <input type="checkbox"/> Dr</p> <p><input type="checkbox"/> Other <input type="text"/></p> <p>Surname <input type="text"/></p> <p>Given name/s <input type="text"/></p> <p>Gender (optional) <input type="text"/></p> <p>Date of birth <input type="text"/> / <input type="text"/> / <input type="text"/></p> <p>VAU Member number <input type="text"/></p> <p>Date joined VAU <input type="text"/> / <input type="text"/> / <input type="text"/></p>	<p>Residential address <input type="text"/></p> <p><input type="text"/></p> <p>Suburb <input type="text"/></p> <p>State <input type="text"/> Postcode <input type="text"/></p> <p>Length of stay in current address Years <input type="text"/> Months <input type="text"/></p> <p>Mailing address (if different from above) <input type="text"/></p> <p><input type="text"/></p> <p>Suburb <input type="text"/></p> <p>State <input type="text"/> Postcode <input type="text"/></p>
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BankVic Membership

If already a BankVic member, please state membership number and sign below.

BankVic and Point issue all VAU Income Protection Scheme documents and information via email.

<p>Member number <input type="text"/></p> <p>Signature <input type="text"/></p>	<p>Email <input type="text"/></p> <p>Phone number <input type="text"/></p>
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Authority for salary deduction and release of information for Point

Surname	<input type="text"/>	Employer	<input type="text"/>
Given name/s	<input type="text"/>	Employer address	<input type="text"/>
Address	<input type="text"/>	Suburb	<input type="text"/>
	<input type="text"/>	State	<input type="text"/>
Suburb	<input type="text"/>	Postcode	<input type="text"/>
State	<input type="text"/>	Employee number	<input type="text"/>
	Postcode	<input type="text"/>	

Please select either

Salary Packaging Eziway or Payroll Deduction

To process your premium via salary packaging benefits we will need to receive your advice prior to Monday at noon the week prior to your pay otherwise this will likely to be processed in the following fortnight. You can choose to opt in or out of salary packaging this benefit at any time.

Annual salary with allowances and overtime

I hereby authorise my payroll department to forward my fortnightly premium to the following Point account:

Account name: Point Trust Account #2
BSB: 182 222 A/C number: 303795322

The amount being the rate found in the table on the right based on my age and my gross annual salary (included in this amount is 10% for State Government stamp duty).

The amount will be divided into 26 fortnightly payments. Your final premium amount will be listed in your Policy Certificate issued to you by Point. Your first premium will be debited from the first pay after authority is received and processed by Payroll and continuing for each pay thereafter until notified.

I authorise the Paymaster to use my personal information to supply the requested facility and where reasonably necessary to my Payroll providers used by the Paymaster, BankVic and any of their service providers to facilitate this request and calculate the exact premium for notification to me and administering my participation in the VAU Income Protection Scheme.

I further authorise the Paymaster to provide personal information to Point to access my employment sick leave record for the period on or around the date of commencement of the Scheme for the

Age	Rate
Under 40	1.49%
41-70	2.04%
71-75	2.42%
Over 75	On referral

purpose of establishing adherence with the requirements of scheme entry. Personal information within this Authority or supplied as a result of this Authority, may not be used by any party other than for the purposes stated in this authority.

<input type="text"/>	<input type="text"/>	/	<input type="text"/>	/	<input type="text"/>
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Signature

Date

Privacy Notice and declaration

Privacy Notice

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, use, and disclose your personal information before, during and after we provide products or services to you. 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 taxation and anti-money laundering and counter-terrorism financing.

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;
- your representative, for example, financial advisor, lawyer, legal guardian, attorney, and any other person authorised by you;
- government and regulatory authorities, if required or authorised by law.

Disclosure Overseas

We do not disclose your personal information overseas, 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.

Third parties' personal information

If you provide us with information about another individual, such as a referee, 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, and 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, and how we deal with complaints.

Privacy Notice and declaration

Declaration

I understand that before I enter into a contract of insurance with an insurer, I have a duty, under the Insurance Contracts Act 1984, to disclose to the insurer every matter that I know, or could reasonably be expected to know, that is relevant to the insurer's decision whether to accept the risk of the insurance and, if so, on what terms. But it doesn't require disclosure of a matter:

- that diminishes the risk to be undertaken by the insurer
- that's of common knowledge
- that the insurer knows, or in the ordinary course of their business, ought to know
- as to which compliance with my duty of disclosure is waived by the insurer.

Non-disclosure

I understand that if I fail to comply with your duty of disclosure, the insurer may be entitled to reduce their liability under the contract in respect of a claim or may cancel the contract. If my non disclosure is fraudulent, the insurer may also have the option of avoiding the contract from its beginning.

I confirm that I am eligible for cover and am "Actively At Work", which is described as physically capable of competently performing all the essential duties of my usual occupation without restriction, or am on approved leave, which is described as leave taken for reasons unrelated to injury or illness.

I supply these details for income protection coverage by the VAU Income Protection Scheme as a member of the Victorian Ambulance Union and have read the Product Disclosure Statement relating to the VAU Income Protection Scheme provided by Point Underwriting Agency ABN 53 605 479 070 & AFSL 477471.

I acknowledge my election to receive emails for all VAU Income Protection Scheme and BankVic membership/account/statement and associated information including Point.

For new members only

I apply to be admitted to Police Financial Services Limited ABN 33 087 651 661 ("BankVic") as a shareholder member and understand that I will be allotted ten shares (\$1.00 each, no payment required as this is included in VAU Income Protection Scheme).

I consent to BankVic collecting, verifying (which may involve the government issued Identity document being checked with the document issuer), using and disclosing personal information provided by me as required pursuant to the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 and I understand it is an offence under that act to give false and misleading information, and that if I supply incomplete or inaccurate information BankVic may not be able to provide me with products or services.

I undertake to advise BankVic within thirty days of any change in circumstances which affects my tax residency status or where any information contained in this application is no longer correct.

eStatements

We will provide an electronic statement via Internet Banking at least every three months. We will email you to let you know your statement is available. Please update your email address via Internet Banking if it changes or call us. If you'd prefer to receive paper statements via post, please call us on 13 63 73.

For non-residents only

As a non-permanent resident of Australia, I consent to BankVic conducting a Visa Entitlement Verification Online enquiry and authorise the Department of Home Affairs to release the details of my residency status for the purpose of assessing this application.

I declare that all the information in this application is true and correct.

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Signature

Date

If you are **not** a BankVic member please complete these details

Driver's licence number	<input type="text"/>	State	<input type="text"/>
Driver's licence card number	<input type="text"/>	Expiry Date	<input type="text"/> / <input type="text"/> / <input type="text"/>
Phone number	<input type="text"/>		
Email	<input type="text"/>		

Access passwords

Internet and mobile banking

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 when you contact us by telephone

Password 2-8 characters

This password can be changed anytime by calling 13 63 73.

Accounts

Please select the products you wish to apply for.

Transaction account

 Everyday (S1) **Yes** I'd like to receive a Visa debit card.

Savings accounts

 Bonus Saver (S8) Easyinvest (S7)

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.

Are you, or are you a relative or a close associate of, a Politically Exposed Person?

 Yes **No**

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)

Police Financial Services Limited ABN 33 087 651 661 trading as BankVic | AFSL and Australian Credit Licence 240293 T 13 63 73 bankvic.com.au 09.2023 TB-0364

Point Underwriting Agency ABN 53 605 479 070 | AFSL 477471 www.pointinsurance.com.au PO Box 744, Manly NSW 1655 Telephone: 1300 362 766 Email: enquiries@pointinsurance.com.au

TAX FILE NUMBER OR EXEMPTION DETAILS - NEW BANKVIC MEMBERS ONLY

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.