

Additional Credit card application

As the primary cardholder you can choose to have additional Credit cards issued to anyone else you authorise providing they are over the age of 18 years. These cards operate as if they were your own cards and you are responsible for their use. The person(s) you authorise will share your credit limit and you will receive one statement for both cards. In this form, 'Bank' means Teachers Mutual Bank Limited.

What are the primary cardholder details?

Title <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss Other	<input type="text"/>	Member no.	<input type="text"/>
First names	<input type="text"/>		
Surname	<input type="text"/>		
Street no. & name			
<input type="text"/>	Suburb	State	Postcode
Postal address (if different from above)			
<input type="text"/>	Suburb	State	Postcode
Home phone	Work phone	Mobile phone	
Email			

What are the additional cardholder details?

Credit card no	<input type="text"/>		
I hereby apply for an additional Credit card and PIN for:			
Title <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss Other	<input type="text"/>	Date of birth	<input type="text"/>
First name	<input type="text"/>		
Surname	<input type="text"/>		
Note: If the additional cardholder is NOT a signatory to another account held with us it will be necessary for a Certified Copy Certificate to be completed to verify their identity. Otherwise, please provide details here:			
Name of account to which the additional cardholder is a signatory			
<input type="text"/>			
Member no			
<input type="text"/>			

Acknowledgments by primary card holder (sign below in black pen only)

I acknowledge that:

- ▶ the additional card, when signed by the person to whom it is issued, shall be subject to the Credit card terms and conditions and may be used on my account as though it were my Credit card and its use will bind me accordingly.
- ▶ I may always cancel an additional card by giving written notice to the Bank and that I remain liable for any money that the additional cardholder withdraws using the additional card even after you cancel the card.
- ▶ I must surrender the additional card to the Bank before cancellation becomes effective.

By signing below I acknowledge I have read and agreed to the conditions above.

Privacy consent

What sort of personal information do we collect when you apply for credit?

Usually, we collect information such as your name, date of birth and evidence of identity, as well as information about your financial position and your current credit history.

What happens if you do not provide us with information?

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

What also happens when you apply for credit?

When you apply for credit, then, under the responsible lending obligations in the National Consumer Credit Protection Act, credit providers need to see your credit history and present position in order to assist them in meeting their obligations.

Consequently, we may obtain a credit report about you from a credit reporting body when you apply for credit with us.

What is in a credit report?

A credit report contains information about your credit history. This helps us assess your credit worthiness, credit applications, verify your identity and manage the loan accounts and credit facilities you have with us.

Credit reporting bodies use credit information about individuals to prepare credit reports which may then be made available to credit providers to assist them in assessing individuals' credit worthiness.

What information can we exchange with credit reporting bodies?

The information we exchange includes your identification details, what type of loans you have, how much you've borrowed, whether or not you've met your scheduled payment obligations and if you have committed a serious credit infringement.

We will ask the credit reporting body to provide us with an overall assessment score of your creditworthiness.

The credit reporting bodies we use are:

Equifax Australia Information Services and Solutions Pty Ltd ("Equifax Australia") and DBCC Pty Ltd (Dun & Bradstreet)

- ▶ Equifax Australia can be contacted through their website at: equifax.com.au/yourcreditandidentity/contact-us
- ▶ Dun & Bradstreet can be contacted through their website at: www.dnb.com.au

You can also download a copy of:

- ▶ Equifax Australia's privacy policies at their website, equifax.com.au.
- ▶ Dun & Bradstreet's privacy policies at their website, <http://dnb.com.au/privacy-policy.html>

Comprehensive credit reporting

As from 12 March 2014, we can pass to a credit reporting body or bodies (the ones we use are Equifax Australia or Dun & Bradstreet or both – see above) details of your credit information and history – including credit you have applied for, the amounts you have borrowed, whether or not payments have been made on time and whether you have committed a serious credit infringement..

Pre-screening and restricting disclosure in cases of fraud

Credit providers may ask credit reporting bodies to use their credit-related information to pre-screen you for direct marketing. You can ask a credit reporting body not to do this.

Also, if you've been, or have reason to believe that you have been, are, or likely to become, a victim of fraud (including identity fraud), you can ask the credit reporting body not to use or disclose the credit-related information it holds about you.

To whom do we disclose personal information?

We may exchange information about you with our travel company subsidiary Tertiary Travel Service Pty Limited ABN 28 008 900 981.

The types of people and entities we disclose personal information about you to include:

- ▶ organisations which provide or confirm information to verify your identity
- ▶ contractors for statement production and delivery, card and cheque production
- ▶ brokers, agents and advisers acting for you
- ▶ our auditors, insurers and re-insurers
- ▶ employers or former employers (to verify employment in the case of loan applications)
- ▶ government and law enforcement agencies or regulators and
- ▶ credit reporting bodies and other credit providers.

Electronic verification of identity

Subject to your consent, we will disclose personal information about you to a credit reporting body in order to verify your identity. We will disclose your name, address and date of birth. We will ask the credit reporting body to prepare and provide us with an assessment as to whether that personal information matches that held in their credit information files. In preparing this assessment, the credit reporting body may use the personal information of other individuals.

The credit reporting body will also submit personal information about you from your identification documents to the Australian Government's Document Verification Service (DVS). The DVS is a national online system that allows personal identifying information about individuals to be compared against government records. Your information will be matched against that held by the relevant government department or agency. You can find out more about the DVS on their website.

If you do not consent to this process, alternative forms of verifying your identity are available on request.

If we are unable to verify your identity with the credit reporting body, you will be provided with a notice to that effect. You may then be asked to provide further evidence of your identity. If we are unable to satisfactorily identify you, we will not be able to admit you to membership or provide you with the services or products you seek.

Our Privacy and Credit Reporting Policy and accessing personal information

Our Privacy and Credit Reporting Policy is available on our website. It contains information about:

- ▶ how you can access personal information about you
- ▶ how you can seek correction of that personal information
- ▶ how you may complain if you think we may have breached your privacy
- ▶ how we will deal with your complaint and
- ▶ how we manage credit information.

Sending information overseas

Depending on our commercial arrangements, we may disclose personal information about you to business partners with operations overseas or who store personal information overseas (eg providers of lenders' mortgage insurance ("LMI")).

One of our LMI insurers, QBE Lenders' Mortgage Insurance Limited ABN 70 000 511 071, sends personal information to its related companies and service providers in India and the Philippines. For more information on QBE LMI's privacy policy, visit their website, qbelmi.com

How to contact us

If you have any queries regarding privacy, use any of the methods set out below:

Teachers Mutual Bank Limited

Address: 28-38 Powell Street, HOMEBUSH NSW 2140
Phone: 13 12 21
Email: privacy@tmbank.com.au
Post: PO Box 7501, SILVERWATER NSW 2128

My consent to electronic identity verification and privacy consent

I consent to personal information about me being disclosed to a credit reporting body for the purposes of verifying my identity.

By signing below, you consent to your personal and credit information being:

- collected, used, held and disclosed as set out above
- disclosed to a credit reporting body in order to verify your identity and
- disclosed to any guarantor or prospective guarantor of any credit facility you may have or are applying for with us.

My signature and date

Primary cardholder

Signature



Date

Additional cardholder

Signature

Date

Office use only	Member no	<input type="text"/>
	Operator no	<input type="text"/>
	Date actioned	<input type="text"/>
	Sig verified by	<input type="text"/>

Returning this form	
	Teachers Mutual Bank, Reply Paid 7501 Silverwater NSW 2128
	(02) 9704 8246