

# Credit card application

## What are your personal details?

Title <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss <input type="checkbox"/> Other	<input type="text"/>	Member no.	<input type="text"/>
Given names	<input type="text"/>		
Surname	<input type="text"/>		
Date of birth	<input type="text"/>		
Driver's licence no.	<input type="text"/>		
How many people are financially dependent on you?	<input type="text"/>		
What are their ages?	<input type="text"/>		
Street no. & name			
Suburb	State	Postcode	
No of years and months at address	Residential status do you: <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Board <input type="checkbox"/> Buying/Mortgage		
Postal address (if different from above)			
Suburb	State	Postcode	
Previous residential address, if current address is less than 2 years			No. of years/months at this address
Suburb	State	Postcode	
Home phone	Work phone	Mobile phone	
Email			
Name of nearest relative not living with you		Relationship	
Residential address of relative			
Suburb	State	Postcode	
Home phone	Work phone	Mobile phone	

## What are your employment and financial details?

Name of current employer		
Address of current employer		
Suburb	State	Postcode
Employer's phone	Length of service - years/months	Occupation
Are you: <input type="checkbox"/> Permanent <input type="checkbox"/> Temporary <input type="checkbox"/> Casual		
Name of previous employer, if current employer is less than 2 years		
Employer's phone	Length of service - years/months	Occupation
Were you: <input type="checkbox"/> Permanent <input type="checkbox"/> Temporary <input type="checkbox"/> Casual		

## What do you own?

Property at	Estimated value	Motor vehicle(s)	Year	Estimated value
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
Total shares/savings/investments	Estimated value	Total estimated value of all your other assets		\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>			

## Your fortnightly position

Show your total fortnightly income *after tax* and attach evidence as applicable

(e.g. payslips, tax statements, rental income, etc)

\$

Show the total of your following fortnightly expenses (exclude other general living expenses). For joint income households please only show your share/portion.

- ▶ mortgage loans
- ▶ rent/board
- ▶ personal loans/other loans
- ▶ Groceries (including food and toiletries)
- ▶ Childcare & education (including nannies, public and private education fees)
- ▶ Medical & health costs (including doctor, dental, optical & pharmaceutical)
- ▶ Transportation (public transport, motor vehicle costs - fuel, servicing, parking & tolls)

- ▶ Property (including rates, taxes, levies, body corp & strata fees, repairs, maintenance)
- ▶ Entertainment & Recreation (including alcohol, tobacco, restaurants, membership fees, pet care, holidays)
- ▶ Phone, internet, media streaming & pay TV (home & mobile phones, streaming such as Netflix & Stan)
- ▶ Clothing & personal care (clothing, footwear, cosmetics, personal grooming such as hairdressing)
- ▶ Insurance (health, life, income protection, home, contents, motor vehicle)

### Other credit card/store cards

Card issuer	Card limit	Balance owing
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>

## What credit limit would you like?

I am applying for a credit card limit of (Minimum \$1,000. Maximum \$25,000) \$

Approval is subject to our assessment criteria.

## What else would you like?

### An additional card

Title  Mr  Mrs  Ms  Miss  Other  Date of birth   
Given names  Surname

**Please note**, if the additional cardholder is not a signatory to another account held with us it will be necessary to complete a Certify Identity - Adult form for us to verify their identity (available by contacting us or on our website). Otherwise, please provide details here:

Name of account to which additional cardholder is signatory  Member no.

## Transfer an outstanding balance from another credit or store card (for multiple balance transfers please photocopy this form)

Yes, please arrange as follows:

Card type  MasterCard  Visa  Other

Card Issuer   
Name on card  BPAY Biller Code  Customer reference no.   
Amount to be transferred \$  (minimum amount \$500.00)

## Automatic repayments?

Yes. Please arrange for my **minimum** payment due to be automatically paid monthly from my Everyday account

Member no

Yes. Please arrange for my **total outstanding** payment due to be automatically paid monthly from my Everyday account

Member no

## Acknowledgements, terms and conditions, privacy and consent

- ▶ By signing below I acknowledge I have read and agreed to the Privacy consent and Balance transfer conditions and that my credit limit will be notified to me on approval of this application for credit.
- ▶ I authorise Teachers Mutual Bank Limited to offer me a lower credit limit if I do not qualify for the credit limit for which I apply. I can decide whether or not I wish to accept the offer.
- ▶ I represent that, if at any time I supply the Bank with personal information about another person (for example a referee), I am authorised to do so; and I agree to inform that person who the Bank is, how to contact the Bank, and how to obtain the Bank's Privacy Policy and that the Bank will use and disclose their personal information for the purposes set out in this application and that they can gain access to that information by contacting the Bank.

### Balance transfer terms and conditions

- ▶ In authorising Teachers Mutual Bank Limited to transfer any funds to pay an outstanding balance from another credit/store card account(s), it is not the responsibility of the Bank, to arrange closure of the account(s). This is your responsibility. Once your balance transfer has been forwarded to the organisation you have nominated, no responsibility will be accepted by the Bank for delays in processing the payment.
- ▶ The Bank may refuse or limit any balance transfer request at its discretion.
- ▶ The Bank will not process balance transfer requests:
  - ▶ for amounts less than A\$500; or
  - ▶ for amounts exceeding the available credit limit on your Credit card account; or
  - ▶ if your account with the Bank, is delinquent.
- ▶ The Bank will not be liable for any overdue payment or interest incurred on the account we are transferring the payment to. You must pay interest charged by the Bank on balance transfers at the applicable Annual Percentage Rate. Interest applies from the date of funding your balance transfer request, until you repay the transferred amount in full.

### Privacy consent – lending

#### 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.

The credit reporting bodies we use are: Equifax Australia Information Services and Solutions Pty Ltd ("Equifax Australia") and and DBCC Pty Ltd ( Illion)

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|--|---|
| ▶ Equifax Australia can be contacted through their website at:<br><a href="http://equifax.com.au/contact-us">equifax.com.au/contact-us</a> | You can also download a copy of: <ul style="list-style-type: none"><li>▶ Equifax Australia's privacy policies at their website, <a href="http://equifax.com.au">equifax.com.au</a>.</li><li>▶ Illion's privacy policies at their website, <a href="http://illion.com.au">http://illion.com.au</a></li></ul> |
| ▶ Illion can be contacted through their website at: <a href="http://www.illion.com.au">www.illion.com.au</a>                               |   |

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

#### 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 Illion 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    | ▶ employers or former employers (to verify employment in the case of loan applications)              |
| ▶ contractors for statement production and delivery, card and cheque production | ▶ government and law enforcement agencies or regulators  |
| ▶ brokers, agents and advisers acting for you                                   | ▶ credit reporting bodies and other credit providers and   |
| ▶ our auditors, insurers and re-insurers  | ▶ organisations that help identify and investigate inappropriate or illegal activity, such as fraud. |
| ▶ Lenders' mortgage insurers and valuers  |  |

### 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 we collect, use, hold and disclose your personal information
- ▶ how you may complain if you think we may have breached your privacy
- ▶ how you can access personal information about you
- ▶ how we will deal with your complaint and
- ▶ how you can seek correction of that personal information
- ▶ 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](mailto:privacy@tmbank.com.au)

Post: PO Box 7501, SILVERWATER NSW 2128

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### Consents, statements and notices

We prefer to communicate with you electronically in a manner that protects your personal information. We will give you statements of account electronically by making them available for you to view and download in internet banking. We will also give you notices and other communications and documents electronically, for example:

- ▶ by email;
- ▶ by SMS text message;
- ▶ by message or notification in internet banking or in our mobile banking application;
- ▶ by including it in or with a statement of account;
- ▶ by publishing them on our website and notifying you electronically when they are available.

#### Election to receive **both** statements and notices in paper form by post

- You can elect to receive both statements of account and notices and other communications and documents we are required to give you in writing in paper form by post by ticking this box. **There is a fee for this additional paper service.**

**Unless** you tick the above box to elect to receive **both** statements of account and any notices and other communications and documents we are required to give you in writing in paper form, by completing this application you consent to the Bank giving you statements of account, notices and other communications and documents for all your existing deposit accounts and credit contracts, except credit card contracts, and the credit contract you are applying for electronically as set out above **and such documents in paper form by post may no longer be given to you.** You must regularly check your emails, internet banking and other electronic communications channels for notifications or documents from us and promptly notify us of any changes to your contact details, including your email address and phone numbers. You may withdraw this consent and elect to receive **both** statements of account and any notices and other communications and documents we are required to give you in writing in paper form by post at any time by changing your communication preference in internet banking or contacting us.

#### By submitting your application:

1. you confirm that you have read the above Privacy Consent - Lending. 2. You consent to personal information and credit information about you being: **a)** collected, used, held and disclosed as set out in the Privacy Consent - Lending; **b)** disclosed to credit reporting body/bodies; and **c)** disclosed to any guarantor or prospective guarantor of any credit facility you may have or you are applying for with us. (apply to home loan only) 3. you acknowledge and confirm that you are authorised to provide the personal information presented and consent to your information being disclosed to: **a)** a credit reporting body and **b)** relevant government record issuers and record holders for the purposes of verifying your identity.

**Cardholder**

Signature

Date


**Additional cardholder (if applicable)**

Signature

Date

Please attach:  
To transfer an outstanding balance, a copy of your most recent credit or store card statement

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

<b>Returning this form</b>	
	Teachers Mutual Bank Limited, Reply Paid 7501, Silverwater NSW 2178

## KEY FACTS ABOUT THIS CREDIT CARD

Correct as at: 1st November 2016

Australian Credit Licence: 238981

Description of credit card	
Product name	Credit Card
Minimum credit limit	\$1,000
Minimum repayments	3% of the closing debit balance as per the monthly statement, rounded up to the nearest dollar, by the date due as stated on the monthly statement
Interest on purchases	11.50% p.a.
Interest-free period	Up to 55 days on purchases
Interest on cash advances	11.50% p.a.
Interest on balance transfers	7.90% p.a. for first 6 months (counting from time account is opened – not when the balance transfer was performed). After the first 6 months, 11.50% p.a.
Promotional interest rate	7.90% p.a. for first 6 months
Annual fee	\$0
Late payment fee	\$10 and is payable when the minimum payment is not received by the due date as indicated on the statement

There may be circumstances in which you have to pay other fees. A full list of current fees applicable to this credit card can be obtained from our website.

For more information on choosing and using credit cards visit the ASIC consumer website at **[moneysmart.gov.au](http://moneysmart.gov.au)**

The terms on which this credit card is offered can change over time. You can check if any changes have been made by visiting our website.