

Increased Credit Card limit 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		Member no.	
Given names	Surname		
Date of birth	Drivers licence no.		
How many people are financially dependent on you?	What are their ages?		
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			
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 details?

Occupation	Are you: <input type="checkbox"/> Permanent <input type="checkbox"/> Temporary <input type="checkbox"/> Casual		
Name of current employer	Employer's phone		
Address of current employer			
Suburb	State	Postcode	
Length of service - yrs & mths	Employer's phone		
Name of previous employer (if less than 2 yrs)	Length of service - yrs & mths		
Previous employer's phone	Were you: <input type="checkbox"/> Permanent <input type="checkbox"/> Temporary <input type="checkbox"/> Casual		

What are your financial details?

What you own

Property(s) at	Estimated Value
	\$
	\$
Motor vehicle(s)	
	\$
	\$
Shares/savings/investments	
	\$
Total estimated value of all other assets	
	\$

Your fortnightly financial 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) - mortgage, rent, board, personal loan repayments, credit/store cards, superannuation, maintenance)

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 cards/store cards

Card issuer	Card limit \$	Balance owing \$
Card issuer	Card limit \$	Balance owing \$

Other information/declaration

Do you have any interest in any property, partnership, company or trust?

No Yes, details are:

Have you ever been declared bankrupt or had any legal proceedings against you?

No Yes, details are:

What would you like to do?

I apply to increase my Credit Card limit by new limit \$ (maximum limit \$25,000)

Additional cardholder

Title Mr Mrs Ms Miss Other Date of birth

Given names Surname

Signature Date

Note: If the additional cardholder is NOT a signatory to another account at Teachers Mutual Bank Limited it will be necessary for a Document certification statement to be completed to verify their identity. 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/Everyday Direct account

Acknowledgements, terms and conditions and consent

I have or will obtain the consent of any third party whose name I have provided in this application and I have or will notify the third party:

- ▶ of Teachers Mutual Bank Limited (The Bank) name and address;
- ▶ that The Bank may use that information to contact him or her in the event that The Bank is unable to locate or make contact with me;
- ▶ of the types of organisations that may handle that information on behalf of The Bank; and
- ▶ that he or she may gain access to their personal information from 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 Teachers Mutual Bank Limited, 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 Teachers Mutual Bank Limited, 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)

- ▶ Equifax Australia can be contacted through their website at: equifax.com.au/contact-us
- ▶ Illion can be contacted through their website at: www.illion.com.au
- ▶ You can also download a copy of:
 - ▶ Equifax Australia's privacy policies at their website, equifax.com.au.
 - ▶ Illion's privacy policies at their website, <http://illion.com.au>

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

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 may complain if you think we may have breached your privacy
- ▶ how we collect, use, hold and disclose your personal information
- ▶ 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

Post: PO Box 7501, SILVERWATER NSW 2128

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Consents

By submitting this 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
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Additional cardholder (if applicable)

Signature	Date
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Please attach:

A copy of your most recent credit card statement when transferring an outstanding balance from another credit or store card

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

Returning this form	
	Teachers Mutual Bank Limited, Reply Paid 7501 Silverwater NSW 2128
	(02) 9704 8245