

Visa Debit Card & Overdraft Application

A

<input type="checkbox"/> Application for – VISA CARD with Overdraft	<u>Date</u> _____	<u>Member No.</u> _____			
<input type="checkbox"/> Application for – Increased Overdraft Limit	Amount of Overdraft	\$1000	\$2000	\$3000	\$4000
	Limit Required	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Please increase limit to \$	_____			

- Application For – **Additional Card Holder**
 Existing Card Holder to complete and Sign Sections A, B, C, & J. Additional Card Holder to complete and Sign Sections I & J.

B

<u>Surname (Include Joint Member on Line 2)</u>		<u>Given Names</u>	<u>Date of Birth</u>
Mr Mrs Miss Ms	<u>Surname 1.</u>		
Mr Mrs Miss Ms	<u>Surname 2.</u>		
<u>1. Telephone No. (H)</u>		<u>2. Telephone No. (H)</u>	
(W)		(W)	
<u>Home Address (including postcode)</u>			
			<u>Years of Res.</u>
<u>Previous Address (if less than 3 years at above address)</u>			
			<u>Years of Res.</u>

C

- How many persons are dependent on your income? _____
 Are you a permanent Australian Resident? Yes No

<u>Mother's Maiden Name</u>	
<u>Driver's Licence No.</u>	<u>Passport No.</u>
<u>Issuing State</u>	<u>Issuing Country</u>

D

- A Home Owner Buying Your Home Renting Boarding

<u>Prime Member</u>	<u>Joint Member</u>
<u>Occupation</u>	<u>Occupation</u>
<u>Employer's Name</u>	<u>Employer's Name</u>
<u>Address</u>	<u>Address</u>
<u>How Long</u> _____ <u>Years</u> _____ <u>Months</u>	<u>How Long</u> _____ <u>Years</u> _____ <u>Months</u>
<u>Previous Employer</u>	<u>Previous Employer</u>
<u>Address</u>	<u>Address</u>
<u>How Long</u> _____ <u>Years</u> _____ <u>Months</u>	<u>How Long</u> _____ <u>Years</u> _____ <u>Months</u>

Privacy Protection of Information- Application for Credit

IMPORTANT NOTICE TO APPLICANT(S) FOR CREDIT [SECTION 18E(8)(C) PRIVACY ACT 1988]

The Credit Union may give information about you to a credit reporting agency for the following purposes:

- To obtain a consumer credit report about you, and/or
- Allow the credit reporting agency to create or maintain a credit information file containing information about you.

This includes:

- Identity particulars- this only includes your name, sex, date of birth, current known address, two immediately previous addresses, your current or last known employer, and your driver's licence number;
- The fact that you have applied for credit and the amount;
- The fact that the Credit Union is a credit provider to you;
- Payments overdue for at least 60 days, when the Credit Union has taken steps to recover;
- Advice that payments are no longer overdue;
- Cheques for an amount greater than \$100, drawn by you which have been dishonoured more than once;
- The opinion of the Credit Union that you have committed a serious credit infringement;
- When the credit provided to you has been discharged;
- Court judgements or bankruptcy orders made against you.

This information may be given before, during or after the provision of credit to you.

STATEMENT BY APPLICANT(S) FOR CREDIT

Please read carefully before signing. When more than 1 applicant, each applicant to sign.

1. Type of Credit (*TICK WHICH BOX APPLIES*)

The Credit I am applying for is:

- Wholly or primarily for a domestic, family or household purpose (consumer credit); or
 Wholly or primarily for another purpose (commercial credit).

2. Giving Information to a Credit Reporting Agency [section 18E(8)(c) Privacy Act 1988]

The Credit Union has informed me that it may give certain personal information about me to a credit reporting agency. I understand that the Credit Union can only give limited kinds of information which are set out in the Privacy Act 1988 and examples of which are listed above.

3. Exchanging Information with Other Credit Providers [section 18N(1)(b) Privacy Act 1988]

I agree to the Credit Union checking personal information about me with any credit provider named in my credit application, and with other credit providers that may be named in a credit report issued by a reporting agency, for any of the following purposes:

To assess my creditworthiness;

To assess an application by me for credit;

To help me avoid defaulting on my credit obligations;

To notify a default by me;

The collection of overdue payments.

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

4. Access to Commercial Credit Information [section 18L(4) Privacy Act 1988]

For the purpose of assessing my application for consumer credit, I consent to the Credit Union obtaining a report containing information about my commercial activities or commercial credit worthiness, from a business which provides information about the commercial credit worthiness of persons.

5. Access to Consumer Credit Information for a Commercial Credit Application [section 18K(1)(b) Privacy Act 1988]

If my application is for commercial credit, I consent to the Credit Union, in order to assess my application, obtaining from a credit reporting agency a credit report about me containing consumer credit information.

Full Name of Individual(s) giving his/her consent
(Prime Member)

Signature(s)

Date

(Joint Member)

E

Name and Address of nearest Relative not living with you		Name and Address of personal Reference (friend)	
Name		Name	
Address		Address	
Relationship	Telephone	Relationship	Telephone

F

Income		Fortnightly	Commitments		Fortnightly
Net Salary (after tax and superannuation)		\$	Home Loan		\$
Written Confirmation	Self	\$	Rent/Board		\$
Of Income	Joint Member	\$	Other Loans		\$
Required	Other Income (Details)	\$	Credit Card Payments		\$
		\$	Other Payments		\$
Attach Payslips	Total Income	\$	Household Expenses, Power, Rates, Ins. M/Vehicle etc..		\$
	Less Commitments	\$	Living Expenses (e.g. Food, etc)		\$
	NET	\$	Total		\$

G

Liabilities			Assets		
	Name of Lender	Balance Owning			Present Value
Home Loan		\$	Credit Union Savings		\$
Bank Loans/Overdrafts		\$	Bank, Building Society Savings ..		\$
Mortgages		\$	House Property		\$
Other Loans		\$	Other Property (Real Estate)		\$
Loans Guaranteed by You		\$	Other		\$
Credit Card Limit \$ _____	Issuer	\$	Motor Vehicle – Make		
Store Card Limit \$ _____	Issuer	\$	Model		
			Year		\$
	Total Liabilities	\$ _____	Home Contents		\$
	Total Assets	\$ _____	Total Assets		\$ _____
	Surplus Assets	\$ _____			

H

JOINT ACCOUNTS – Each VISA Card will show only one name

Where the account is conducted in more than one name, we acknowledge that the signature of any one of us is sufficient to conduct the account.
 NB: Such signature can be written or electronic (Personal Identification Number).
 Two (2) cards will automatically be issued to Joint Holders unless otherwise indicated below:

INDICATE BY X IN BOX One (1) card only required

PREFERRED NAME ON CARDS:

Prime Member _____

Joint Member _____

I

ADDITIONAL CARDHOLDER – Must be an authorised Signatory on all Accounts

I/we (the member/s) hereby request that the Credit Union issue an additional VISA card/s to the person/s below and I/we confirm that this person/s is/are over the age of 18 years.

I/we acknowledge that the issue of the VISA card/s to the person/s will enable the person/s to operate on my/our account by using the VISA Card/s and that any debt incurred will be my/our liability.

I/we acknowledge that this authority will remain in force until the Credit Union receives written notice of cancellation. Notice of cancellation must be signed by all account holders and may not be effective until the additional card is returned to the Credit Union.

I/we, the additional cardholder/s, by signing this application acknowledge that I/we have received and read a copy of the VISA Terms and Conditions of Use.

Mr Mrs Miss Ms

Full Name Date of Birth

Address

Occupation Relationship to Existing Cardholder

Preferred name on card Driver's Licence No.

J

Terms & Conditions of this VISA Card & Overdraft Application

- 1. I/we hereby apply for the issue of the VISA Card/s and Personal Identification Number/s (PIN) applicable to my/our VISA Card/s to enable me/us to access my/our accounts at authorised electronic banking terminals such as Automatic Teller Machines (ATMs) and Electronic Funds Transfer Point Of Sale (EFTPOS) terminals and by use of the VISA Card/s to make other transactions including purchases, internet and telephone or mail orders placed by providing my/our VISA Card number.
- 2. I/we acknowledge that I/we have received and read a copy of the VISA Terms and Conditions of Use now supplied to me/us and acknowledge that my/our signature/s on this application form signifies my/our acceptance of these Conditions of Use and any amendment thereto.
- 3. I/we acknowledge that any cardholder/s may change his/her PIN by use of the Credit Union's PIN Change Terminal.
- 4. I/we acknowledge that the Credit Union will debit my/our savings account that my/our VISA card is attached to with the value of all transactions.
- 5. I/we acknowledge that the Credit Union will charge a monthly VISA Card Fee for the issuance of the VISA Card and I/we acknowledge that the Credit Union will debit my/our savings account that my/our VISA card is attached to for this monthly VISA Card Fee.
- 6. I/we agree that I/we will not use the VISA Card/s to exceed the total funds, including any approved credit overdraft facility, available in my/our saving account that my/our VISA card is attached to.
- 7. I/we agree that I/we will be liable for any credit overdraft facility provided to me/us including interest and related charges by the Credit Union and accessed by my/our use of the VISA Card and/or any other transaction.
- 8. I/we request the Credit Union to deliver my/our VISA Card/s and Personal Identification Number/s (PIN) by separate mail.
- 9. On receipt of my/our VISA Card/s and PIN/s I/we will complete and return to the Credit Union my/our Acknowledgement advice of receipt of the VISA Card and PIN enabling the activation of the VISA Card/s.
- 10. Where there are joint users, I/we understand that our liability shall be joint and several and acknowledge same below.
- 11. The Credit Union reserves the right to withdraw the VISA Card and/or Credit Overdraft facility at any time.
- 12. I/we acknowledge that this application is not an offer by the Credit Union to enter into a loan and is not to be construed as an offer to enter into a loan. Should this application not proceed, I/we undertake to reimburse the Credit Union for any Third Party costs incurred in the processing of the loan application up to the date of Cancellation. These costs will be limited to Valuation Costs and Property Search Costs.

I/we solemnly and sincerely declare and conscientiously believe that the answers in the foregoing statements are true and complete in every particular and I/we have read and accept the Terms and Conditions of this application.

Prime Member's Name
Signature of Prime Member
Date

Joint Member's Name
Signature of Joint Member
Date

Additional Cardholder's Name
Signature of Additional Cardholder
Date