Visa credit card application

Member number: _____

Credit limit required $_____

Account number (*office use*):_____

Personal details

Primary applicant

Member number _____

Title_____ Last name_____

First _____ Middle_____

Driver's licence no._____ Exp date _____

Date of birth _____ Marital status _____

Number & age(s) of dependants _____

Residential address_____

_____

Length of time at this address _____

Previous residential address *(if less than three yrs)*_____

_____

Period of time at this address: from_____ to_____

Contact number: (hm)_____(wk) _____

(mb)_____

email _____

Joint applicant

Member number _____

Title_____ Last name_____

First _____ Middle_____

Driver's licence no._____ Exp date _____

Date of birth _____ Marital status _____

Number & age(s) of dependants _____

Residential address_____

_____

Length of time at this address _____

Previous residential address *(if less than three yrs)*_____

_____

Period of time at this address: from_____ to_____

Contact number: (hm)_____(wk) _____

(mb)_____

email _____

Employment details

Primary applicant

Occupation _____

Employer name_____

Date commenced employment _____

Employer address _____

Type of employment _____

Previous employer details (if employed by present employer less than three yrs)

Name_____

Address_____

Occupation_____

Employed from_____ to _____

Joint applicant

Occupation _____

Employer name_____

Date commenced employment _____

Employer address _____

Type of employment _____

Previous employer details (if employed by present employer less than three yrs)

Name_____

Address_____

Occupation_____

Employed from_____ to _____

Income details

Primary applicant

Main employment income Gross $ _____

Net $ _____ Frequency_____

Other income

Type _____ Gross $ _____

Net $ _____ Frequency_____

Type _____ Gross $ _____

Net $ _____ Frequency_____

Joint applicant

Main employment income Gross $ _____

Net $ _____ Frequency_____

Other income

Type _____ Gross $ _____

Net $ _____ Frequency_____

Type _____ Gross $ _____

Net $ _____ Frequency_____

Judgements

Primary applicant

Have you ever been declared bankrupt, been insolvent or assigned your estate for the benefit of creditors? ☐ Yes ☐ No

Have you ever had any financial judgements or legal proceedings against you, including current proceedings? ☐ Yes ☐ No

Have you been a shareholder or officer of a company to which a manager, receiver or liquidator was appointed? ☐ Yes ☐ No

Are you a guarantor for another person's loan? ☐ Yes ☐ No

If yes please provide details _____

_____

_____

Joint applicant

Have you ever been declared bankrupt, been insolvent or assigned your estate for the benefit of creditors? ☐ Yes ☐ No

Have you ever had any financial judgements or legal proceedings against you, including current proceedings? ☐ Yes ☐ No

Have you been a shareholder or officer of a company to which a manager, receiver or liquidator was appointed? ☐ Yes ☐ No

Are you a guarantor for another person's loan? ☐ Yes ☐ No

If yes please provide details _____

_____

_____

Assets - Please enter the combined asset position of all applicants

Real estate $ Estimated value

Address _____ _____

Address _____ _____

Motor vehicle

Year, make and model _____ _____

Year, make and model _____ _____

Year, make and model _____ _____

Investments

Superannuation _____

Shares _____

Bank accounts $ Estimated value

Institutions and account numbers

_____ _____ _____

_____ _____ _____

_____ _____ _____

Other assets

Household contents _____ _____

Other _____ _____

Other _____ _____

Other _____ _____

Liabilities - Please enter the combined liability position of all applicants

		Landlord			Payment	Frequency	
Rent / Board							
		Lender	**Rate**	**Balance**	**Payment**	**Frequency**	**Pay out**
Mortgage secured loan							
Mortgage secured loan							
Mortgage secured loan							
Personal loan							☐
Personal loan							☐
Lease / hire purchase							☐
Lease / hire purchase							☐
Overdraft(s)	limit $						☐
	limit $						☐
Credit card(s)	limit $						☐
	limit $						☐
	limit $						☐
Store card(s)	limit $						☐
	limit $						☐
HECS/HELP							☐
Other							☐

Other Expenses

Expense Category	Detailed description	Total $ per month
Housing and Property expenses (including Utilities)	Primary residence - rates	
	Primary residence - electricity	
	Primary residence - gas	
	Primary residence - emergency services levy	
	Primary residence - water	
	Primary residence - maintenance	
	Primary residence - repairs	
	Non-primary residence/s - rates	
	Non-primary residence/s - electricity	
	Non-primary residence/s - gas	
	Non-primary residence/s - emergency services levy	
	Non-primary residence/s - water	
	Non-primary residence/s - maintenance	
	Non-primary residence/s - repairs	
	Strata Fees	
	Outsourced property maintenance	
Telephone and Internet	Telephone accounts (home and mobile), internet	
Pay TV	Pay TV subscriptions	
Groceries	Typical supermarket bill for groceries - food, toiletries, cleaning products etc	
Recreation and Entertainment	Alcohol, tobacco, gambling, restaurants, membership fees and subscriptions, pet care, holidays	
Clothing and Personal Care	Clothing, footwear, cosmetics, personal care	
Medical and Health (excluding health insurance)	Medical and health costs including doctor, dental, optical and pharmaceutical etc. (exclude health insurance)	
Transport	Fuel	
	Registration - Primary vehicle	
	Maintenance and servicing	
	Parking costs	
	Public transport	
	Registration of vehicles other than car	
Public Education	Public school (preschool, primary and secondary) fees and associated costs (books, uniforms etc)	
Private Education (including any tuition)	Private school (preschool, primary and secondary) fees and associated costs (books, uniforms etc)	
Tertiary Education (excluding HECS)	Tertiary education expenses	
Childcare	Childcare	
Insurance	Primary residence - buildings / contents	
	Car insurance	
	Non-primary residence/s - buildings / contents	
	Landlord insurance	
	Health insurance	
	Life insurance	
	Vehicle insurance (other than car)	
Other	Unique items not covered in above categories (please provide details)	
	TOTAL	

Balance transfer details (minimum transfer $500)

☐ If my/our application is approved, please transfer funds from my Credit Union SA credit card to the following credit card account(s):

Name on card/account name	BPAY Biller Code/BSB	Card number/account number	$ Transfer amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Note: If you intend to repay the full balance of another credit card from your new Credit Union SA credit card, you will need to contact the credit provider to arrange closure of the account.

Full balance payment

☐ On each credit card payment due date, please transfer the full closing balance of my/our credit card owing at the end of each statement period from account number _____

Additional cardholders

I/we wish to apply for an additional card in the name of:

Title_____ Surname_____Given names_____

Date of birth _____Member number _____

Office use:
If the additional cardholder is not a member, an *Account signatory application (F366)* must be completed and the person is to be identified with the *Identification worksheet (F017)*.

Key facts about this credit card

Correct as at: 1 November 2022

This information sheet is an Australian Government requirement under the *National Consumer Credit Protection Act 2009*.

Description of credit card			
Product name	**Visa credit card**	**Education Community credit card**	**Workplace Benefits credit card**
Minimum credit limit	$1,000	$1,000	$1,000
Minimum repayments	The minimum monthly repayment is the greater of: • The excess of the closing balance over the credit limit of your credit card, if your balance exceeds the approved limit; • 2% of the closing balance of each monthly statement; or • The minimum repayment of $10. If the closing balance is less than $10, the minimum monthly repayment will be that balance.		
Interest on purchases	11.99% p.a.	11.49% p.a.	11.49% p.a.
Interest free period	Up to 55 days interest free is provided (for purchases only) if you pay the closing balance of that statement of account in full by the due date. There is no interest free period for any other form of transaction, including cash advances, direct debits, ATM withdrawals, interest and credit card insurance premiums. Cash advances incur interest from the date the transaction is posted to your account until the date the transaction is paid in full.		
Interest on cash advances	11.99% p.a.	11.49% p.a.	11.49% p.a.
Promotional interest rate	0% p.a. for the first 6 months on balance transfers.	0% p.a. for the first 6 months on cash advances, purchases and balance transfers on new accounts.	0% p.a. for the first 6 months on cash advances, purchased and balance transfers on new accounts.
Balance transfer interest rate	11.99% p.a.	11.49% p.a.	11.49% p.a.
Annual fee	$59 per annum. The annual fee does not apply if you have a Home Loan Package.	$0	$0
Late payment fee	Payable whenever we send you a letter because you did not make a repayment in full on or before the date it was due and the default continues for three days or more; Arrears three to 10 days: Nil Arrears 11 to 18 days: $15 Arrears 19 to 26 days: $15 Arrears 27 days: $15		

There may be circumstances in which you have to pay other fees. A full list of current fees applicable to these credit cards can be obtained from www.creditunionsa.com.au.

For more information on choosing and using credit cards visit ASIC consumer website at www.moneysmart.gov.au.

The terms on which these credit cards are offered can change over time. You can check if any changes have been made by visiting www.creditunionsa.com.au.

Privacy permission

1. What information can be disclosed?

The Privacy Act allows Credit Union SA Ltd ('we', 'us', 'our') ACN 087 651 232 and other applicable persons to disclose personal information about you when related to the primary purpose for which it was collected. In connection with providing credit to you, personal information may include credit information, such as:

- details to identify you and verify your identity, such as your name, sex, date of birth, current and previous addresses, your current employer, employment history, employment income and your driver's licence number,
- the fact that you have applied for credit and the amount or that we are a current credit provider to you, or that you have agreed to be a guarantor,
- advice that payments previously notified as unpaid are no longer overdue,
- information about your current or terminated consumer credit accounts and your repayment history,
- financial hardship information about you,
- payments overdue for at least 60 days and for which collection action has started,
- in specified circumstances, that in our opinion you have committed a serious credit infringement,
- the fact that credit provided to you by us has been paid or otherwise discharged, and
- other information about credit standing, worthiness, history or capacity that credit providers can disclose under the Privacy Act, including a credit report.

Your sensitive information (eg, membership of a professional or trade association) may also be disclosed where relevant to this application.

2. Why do we obtain information?

Before, during or after the provision of our products and services to you, we may obtain your personal information for the purpose of providing products and services to you and managing our business. When providing credit to you, this may include assessing your application for consumer or commercial credit or to be a guarantor for the applicant, assessing your credit worthiness, managing your loan or the arrangements under which your loan is funded or collecting overdue payments.

If you do not provide us with the personal information that we request, we may not be able to consider your application for credit or provide other services.

3. Who can give or obtain information?

For the purpose of providing products and services to you and managing our business, we may give information to:

- external service providers to us, such as organisations which we use to verify your identity, verify your employment income and history, to analyse your income and expenses when you apply for credit, payment system operators, mailing houses, research consultants and providers of electronic document execution services,
- insurers and re-insurers, where insurance is provided in connection with our services to you,
- debt collecting agencies, if you have not repaid a loan as required,
- our professional advisors, such as accountants, lawyers and auditors,
- state or territory authorities that give assistance to facilitate the provision of home loans to individuals,
- other credit providers and their professional advisors,
- your representative, for example, lawyer, mortgage broker, financial advisor or attorney, as authorised by you, or
- government and regulatory authorities, if required or authorised by law.

In addition, in connection with providing credit to you, we and the credit providers mentioned below may:

- obtain a commercial and consumer credit report containing personal information about you from a credit reporting body,
- obtain personal information about you from your employer, your employer service providers and any referees that you may provide,
- exchange credit information about you with each other, and
- exchange credit information about you with any credit reporting body and any other provider of credit to you named in your credit application or a credit report from a credit reporting body.

Credit providers can mean:

- us,
- our related companies,
- any introducer, dealer or broker referred to in a loan application,
- any agent or contractor of ours assisting in processing a loan application, and
- other entities that may be involved in a securitisation arrangement or other joint arrangement which we may use to fund or manage your loan.

We may disclose your personal information overseas. Information that we provide to a third party provider for the electronic execution of documents by you will involve disclosure by the third party to their overseas providers. However, if we do disclose this information outside Australia, we will do so on the basis that the information will be used only for the purposes set out in this document.

4. Important information about credit reporting bodies

If you apply for or hold any kind of credit with us, we may disclose information to a credit reporting body. That includes disclosing that you are in default under a credit agreement or have committed a serious credit infringement, if that is the case.

Specifically, we may disclose information to or collect information from Equifax, whose privacy policy and contact details are available at www.equifax.com.au.

Credit reporting bodies collect credit information about individuals which they provide as credit reports to credit providers and others in the credit industry to assist them in managing credit risk, collecting debts and other activities.

"Credit pre-screening" is a service for credit providers wishing to send direct marketing material about credit services. A credit reporting body uses information it holds to screen out individuals who do not meet criteria set by the credit provider.

From 12 March 2014, credit reporting bodies must maintain a confidential list of individuals who have opted out of their information being used in pre-screening. To opt out of credit pre-screening, contact the credit reporting body, using the contact details on their websites, referred to above.

From 12 March 2014, you can also ask a credit reporting body not to use or disclose your personal information for a period if you believe on reasonable grounds that you have been or are likely to be a victim of fraud, including identity fraud.

5. Disclosure to insurers and guarantors

In connection with providing credit to you, a lenders' mortgage insurer may obtain credit information about you from a credit provider or from a credit reporting body to assess whether to provide lenders' mortgage insurance to us in relation to an application for consumer credit. In connection with providing credit to you, the credit providers may give a guarantor, or a person who is considering becoming a guarantor, credit information about you for the purpose of enabling the guarantor to decide whether to act as guarantor or to keep informed about the guarantee.

6. Personal information about third parties

You represent that, if at any time you supply us with personal information about another person (for example a referee, your joint account holder(s) or borrower(s)), you are authorised to do so; and you agree to inform that person who we are, how to contact us, how to obtain our Privacy Policy, and that we will use and disclose their personal information for the purposes set out in this Permission and that they can gain access to that information.

7. Electronic verification

Under the AML/CTF Act, we can disclose your name, residential address and date of birth to third parties, including electronic verification service providers that allow us to verify that the information presented on identity documents matches the records held by the document issuing agency. The purpose of this disclosure is to ask them to assess whether the personal information disclosed matches (in whole or part) personal information about you held in their records (if any). This electronic verification process helps us to verify your identity.

The third party may prepare and provide us with an assessment by using the personal information about you and the names, residential address and dates of birth contained in its records about other individuals.

If you do not consent to us verifying your identity by electronic verification, we will provide you with an alternate verification process to identify you. If this is the case, please contact us on 13 8777 for further information.

8. Security, privacy policy, and marketing preferences

Security

We take all reasonable steps to ensure that all your personal information held by us (on our website or otherwise), is protected from misuse, interference and loss, and from unauthorised access, disclosure or modification.

Privacy Policy

Our Privacy Policy located at www.creditunionsa.com.au provides additional information about how we handle your personal information, including our use of electronic verification services to verify your identity. It also explains how you can ask for access to personal information we hold about you and seek correction of that information. It also explains how you can complain about a breach of the Privacy Act or the Privacy (Credit Reporting) Code, and how we will deal with your complaint. We will give you a copy of our Privacy Policy on request.

Marketing Preferences

We may use information about you to inform you about products and services, including those of third parties, unless you ask us not to. We may do so even if you are on the Do Not Call Register, unless you ask us not to.

9. Consumer Data Right

The Consumer Data Right gives you the right to:

- access some of the data (including personal information) held aboutyou by us and by other data holders ('CDR Data'); and
- consent to an accredited third party accessing your CDR Data held byus;

We have a policy about our management of CDR Data. It is available through our website or on request.

10. Privacy Officer

Our Privacy Officer's contact details are:

The Privacy Officer
Level 3, 400 King William Street
Adelaide SA 5000
Telephone: 13 8777

Declaration

The details provided in this application are true and correct, and I understand that the deliberate provision of incorrect information may be punishable by law.

I/we acknowledge having read and understood the Privacy Permission statement to obtain and disclose information and authorise the persons and organisations named to give and obtain the information in the ways specified until the credit is repaid in full.

I/we consent to receiving electronic commucations by email, SMS or through Internet Banking. The effect of this consent is that paper documents may no longer be given by Credit Union SA and I/we must regularly check eletronic communications for documents. I/we may withdraw the consent to receiving electronic communications at any time. Should your loan application be approved you will be provided with your loan documents digitially.

1. Full name _____ Signature _____ Date _____

2. Full name _____ Signature _____ Date _____