

# Credit Card Application

Reply Paid 313  
Royal Exchange NSW 1224  
Phone: 1300 426 728  
Fax: 02 9237 6755  
Email: loans@quaycu.com.au



ACN 087 649 723  
Australian credit licence 236856

## Credit Card Limit Request

Amount requested  \$  OR Increase Limit Requested  \$

Please specify an amount between \$2,000 and \$25,000.  
Approval is subject to Quay Credit Union's assessment criteria.

## How did you are about us?

InfoChoice  Existing member  Family/Friend referral  
 RateCity  Internet search  Other (please specify)

Promo Code

## Personal Details

Member number

Title  Mr  Mrs  Miss  Ms

Surname

Given name(s)

Former name(s)

Date of birth  /  /  Marital status

Drivers licence  Licence number  Expiry date

Residential address  Street number and name  Suburb  State  Postcode

Time there  Years  Months

Residential status  Own my home  Buying my home  
 Renting  Living with parents / friends

If renting, Landlord/ Real Estate

Contact number

Previous residential address (if current less than 2 years)  Street number and name  Suburb  State  Postcode

Time there  Years  Months

Residential status  Own my home  Buying my home  
 Renting  Living with parents / friends

Email

Home phone number

Work phone number

Mobile phone number

Postal address (leave blank if same as above)  Street number and name  Suburb  State  Postcode

Number of dependants  Ages of dependants

Details of nearest relative or friend not living with you  Name   
 Address - street number and name   
 Suburb  State  Postcode   
 Relationship   
 Contact phone number

## Employment Details (Quay CU may verify your employment details/income with your employer/accountant)

Current employer's name and address  Name   
 Street number and name   
 Suburb  State  Postcode

Employer's phone number

Occupation

Type of employment  (Full time, part time, casual, contract, self-employed, etc)

Time there  Years  Months

Previous employer's name and address (if current less than 2 years)  Name   
 Street number and name   
 Suburb  State  Postcode

Employer's phone number

Occupation

Type of employment  (Full time, part time, casual, contract, self-employed, etc)

Time there  Years  Months

Current gross annual income\*  \$  OR net income\*  \$  w / f / m

Other income\* eg. family benefits, bonus  Amount\*  \$  w / f / m

Rental income\*  Amount\*  \$  w / f / m

\*Please attach evidence of income, ie two payslips for salary and wage earners; copies of the last 2 years tax assessments for self-employed applicants.

**Financial Position**

**Assets (what you own)**

**Present Value**

Property (principal)	Address	\$
Other real estate	Address	\$
Vehicles (car, boat, trailer, etc)	Make, model, registration	\$
	Make, model, registration	\$
Cash/bank accounts	Financial institution and type of account (investment, savings, etc)	\$
	Financial institution and type of account (investment, savings, etc)	\$
Shares and investments		\$
Superannuation		\$
Household contents		\$
Other		\$
<b>Total</b>		\$

**Liabilities (what you owe)**

		Monthly Payments	Amount Owing
Mortgage	(Bank/lender name and property address)	\$	\$
	(Bank/lender name and property address)	\$	\$
Personal loan	(Bank/lender name)	\$	\$
	(Bank/lender name)	\$	\$
Other loan (finance, rentals, etc)	(Bank/lender name)	\$	\$
Interest free loan	(Bank/lender name)	\$	\$
Credit card/store account (incl all accounts, even if balance is nil)	(Bank/lender name)	Credit Limit \$	Amount Owing \$
	(Bank/lender name)	\$	\$
	(Bank/lender name)	\$	\$
	(Bank/lender name)	\$	\$
	Rent/board	\$	
	Average monthly living expenses	\$	
	<b>Total</b>	\$	\$

**Are you a guarantor for any loan?**

No  Yes

If yes, give details

(Bank/lender name, outstanding amount and monthly repayment)

**Have you run your own business in the past 5 years?**

No  Yes

If yes, give details

(Name of business, length of business and business status i.e. current or deregistered)

**Credit Information**

**Have you had any bankruptcy, legal proceedings, judgements, etc, in the last 5 years?**

No  Yes

If yes, give details

### Additional Cardholder

I wish to apply for an additional card in the following name.  
The Additional Cardholder is over 18 years old.

Member number	<input type="text"/>
Title	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms
Surname	<input type="text"/>
Given name(s)	<input type="text"/>
Date of birth	<input type="text"/> / <input type="text"/> / <input type="text"/>
Drivers licence	<input type="text"/> Licence number <input type="text"/> Expiry date
Residential address	<input type="text"/> Street number and name <input type="text"/> Suburb <input type="text"/> State <input type="text"/> Postcode
Contact number	<input type="text"/>
Additional Cardholder	<input type="text"/> Signature <input type="text"/> Date / /

Please note: if the Additional Cardholder is NOT a member or signatory to another account, we will contact them to complete the necessary forms and identification procedure prior to the card being issued.

The Primary Cardholder is responsible for all debts incurred by the Additional Cardholder.

### Consent for Electronic Delivery of Statements and Notices

Yes, please register me for eStatements and notices.

Email address

I understand that you will not post me paper statements or notices for any of my accounts. I can revert to receiving paper statements and notices in the post at anytime by completing an eStatements Cancellation form or by opting out via Internet Banking.

### Automatic Repayment Option

Please arrange for my **minimum** payment due to be automatically paid monthly from my S1 account.

Member number

### Balance Transfer Request - maximum of four (for multiple balance transfer requests, please photocopy this page)

I authorise Quay Credit Union to transfer the following balances from the credit/store card(s) below in accordance with the Balance Transfer Terms and Conditions below.

Card type	<input type="checkbox"/> Visa <input type="checkbox"/> MasterCard <input type="checkbox"/> Other
Name on card	<input type="text"/>
Card number	<input type="text"/>
Issuing organisation	<input type="text"/>
Amount to be transferred (minimum \$500)	\$ <input type="text"/>
BPay Biller Code	<input type="text"/>
Reference number	<input type="text"/>

### Balance Transfer Terms and Conditions

- Your Quay Credit Union Credit card must be activated prior to the balance transfer being processed
- Balance transfers can only be made by the Primary Cardholder
- Balance transfers must be for at least \$500 and cannot exceed 95% of your Quay Credit Union Credit card limit
- The balance transfer may take up to 10 working days to be processed from the date we receive your request. We are not responsible for any delays that may occur in processing such a payment
- You must continue to make payments to your existing credit/store card account(s) as any remaining balances will be your responsibility. We will not be held liable for any overdue payment or interest incurred
- Quay Credit Union cannot accept transfers from:
  - Credit/store card(s) in foreign currencies
  - Credit/store card(s) not issued in Australia
  - A card account that is overdue or over its credit limit

### Credit Limit Increase Invitations

If you would like to receive credit limit increase invitations from us, please tick the below box (this is optional).

I consent to Quay Credit Union sending me any credit limit increase invitations from time to time.

I am aware that:

- I am not obliged to take up any credit limit increase invitations sent to me
- If I do apply to increase my credit limit, it is subject to Quay Credit Union's assessment criteria
- I can provide or withdraw this consent any time by contacting Quay Credit Union

### Key facts about this credit card

Correct as at 25 February 2014

Product name	Visa Credit Card
Minimum credit limit	\$2,000
Minimum repayments	5% of the outstanding balance or \$20.00 whichever is greater
Interest on purchases	7.99% pa
Interest-free period	Up to 55 days on purchases only
Interest on cash advances	7.99% pa
Promotional interest rate	N/A
Balance transfer interest rate	0% pa for 6 months
Annual fee	\$36.00
Late payment fee	Nil

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 <http://www.quaycu.com.au/rates-fees-fees-charges.html>  
For more information on choosing and using credit cards visit the ASIC consumer website at [www.moneysmart.gov.au](http://www.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 <http://www.quaycu.com.au/cards-visa-credit-card.html>

This information sheet is an Australian Government requirement under the *National Consumer Credit Protection Act 2009*  
Quay Credit Union Ltd, Australian credit licence 236856

## Privacy Statement and Consent

This statement must be read by each applicant and by each individual who signs this Application Form (for example, a guarantor or nominated account signatory). By signing this Application Form you agree to the terms of this statement.

This statement explains how we, the "Financial Institution" collect, use and disclose personal information. Personal information is information about and which identifies individuals, including, for example, an individual who is an applicant and an individual who may simply be referred to in the application (such as a referee, guarantor or nominated account signatory). It includes information obtained from any source and, in respect of individual loan applicants and guarantors (if any), includes anything about credit worthiness, standing, history and capacity which, under or in accordance with the Privacy Act 1988, may lawfully be exchanged.

We will not use or disclose information collected about you otherwise than for a purpose set out in this statement, a purpose you would reasonably expect, a purpose required or authorised by law, or a purpose otherwise disclosed to, or authorised by, you.

### 1. Purposes for which we collect and use personal information

(a) You agree that personal information about you which may at any time be provided to us in connection with the facility for which application is made may be held and used by us to assess and process the application, to establish, provide and administer the facility and to execute your instructions.

(b) You agree that, in assessing an application for credit or, if relevant, in assessing whether to accept you as a guarantor, we may seek and obtain personal information about you from a credit reporting agency or another financial institution and may give personal information about you to another financial institution.

(c) You also agree that we may hold and use personal information about you, which may at any time be provided to us in connection with the facility for which this application is made, for the purposes (as relevant) of:

- considering any other application you may make to us;
- complying with legislative and regulatory requirements;
- performing administrative functions, including accounting, risk management, record keeping, archiving, systems development, credit scoring and staff training;
- managing our rights and obligations in relation to external payment systems;
- conducting market or customer satisfaction research;
- developing, establishing and administering alliances and other arrangements (including rewards programs) with other organisations in relation to the promotion, administration and use of our respective products and services;
- developing and identifying products and services that may interest you; and
- (unless you ask us not to) providing you with information about other products and services.

(d) If the facility for which your application is made is regulated under the *Anti-Money Laundering and Counter Terrorism Financing Act 2006*, the collection by us of some information to verify your identity and address is required by that Act. Otherwise, the collection of information about you is not required by law, but without it, we may not be able to provide you with the facility for which you apply.

(e) Where personal information which we collect about you is sensitive information (such as information about health status, membership of a professional or trade association or a criminal record), you nevertheless consent to its collection by us.

### Type of Credit (tick relevant box)

The credit I am applying for is:

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

### Declaration by Applicants

I/we declare that the information given above is true, correct and complete and that I/we have never committed any act of Bankruptcy or had any judgements or legal proceedings against me/us.

I/we authorise the Financial Institution to make any relevant enquiries into the references mentioned, my employer or any other credit provider.

I/we acknowledge that a credit reporting agency report will be obtained.

I/we agree that this information will remain the property of the Financial Institution.

Before completing this form, each person signing it must read the section titled "Privacy Statements and Consent". Any person providing personal information to us in connection with this application, but who does not sign this form, must sign a separate "Privacy Statement and Consent" Form.

WARNING: Under the National Credit Code you may be liable to a criminal penalty if you make any false or misleading representation that is material to the Financial Institution's decision to approve this application.

## 2. Disclosure of personal information

You agree that we may collect personal information about you from, and disclose it to, the following, as appropriate, even if the disclosure is to an organisation overseas which is not subject to privacy obligations equivalent to those which apply to us:

- credit reporting agencies;
- other financial institutions;
- mortgage insurers used by us and reinsurers of any such mortgage insurer;
- our agents, contractors and external advisers whom we engage from time to time to carry out, or advise on, our functions and activities;
- your agents and contractors, including your finance broker, legal adviser, financial adviser, builder and settlement agent;
- your executor, administrator, trustee, guardian or attorney;
- your referees, including your employer;
- regulatory bodies, government agencies, law enforcement bodies and courts;
- any person who introduces you to us;
- other organisations (including Cuscal Limited) with whom we have alliances or arrangements (including rewards programs) for the purpose of promoting our respective products and services (and any agents used by us and our business partners in administering such an arrangement or alliance);
- anyone supplying goods or services to you in connection with a rewards program associated with the facility;
- debt collecting agencies;
- external payment systems operators;
- your and our insurers or prospective insurers and their underwriters;
- your guarantors and prospective guarantors;
- an organisation proposing to fund the acquisition of or acquire, any interest in any obligation you may owe us (whether under a loan, guarantee or security), that organisation's agents, persons involved in assessing the risks and funding of the acquisition and, after acquisition, the purchaser and any manager;
- any person to the extent necessary, in our view, in order to carry out any instruction you give to us; and
- (unless you tell us not to) other organisations (including our related bodies corporate) for the marketing of their products and services.

## 3. 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 or a person to whom a payment is to be directed), you are authorised to do so and you agree to inform that person who we are, that we will use and disclose their personal information for the purposes set out in paragraph 1 above, and that they can gain access to that information.

## 4. Access to your personal information and contacting us

(a) Subject to the provisions of the Privacy Act 1988, you may access personal information which we hold about you at any time by asking us. We may charge you a fee for accessing your personal information. You will be advised at the time of your application for access of the applicable fee.

(b) Notwithstanding anything else in this statement, you may, at any time, tell us that you do not wish to receive any direct marketing communication and/or not to disclose your information to any other organisation (including related bodies corporate) for their marketing purposes. You may do this by using the process set out in our Privacy Policy which can be obtained by calling us.

Cardholder	Signature	Date
		/ /
Additional Cardholder (if applicable)	Signature	Date
		/ /

## DOCUMENTATION TO BE PROVIDED WITH YOUR CREDIT CARD APPLICATION

**The following information (where appropriate) must be supplied when lodging your credit card application:**

1. Employees: two current payslips are required.
2. Self employed: past two years "Notice of Assessments" will be required (they must be no more than 18 months old, and issued by the Australian Tax Office).
3. Proof of any other income received eg. family benefits, rental, bonus, etc.

Once your credit card application has been assessed, we will contact you if further supporting documentation is required.

## CREDIT CARD APPLICATION CHECKLIST

- |   |     |
|---|-----|
| 1. Have all relevant questions been answered?                                       | Yes |
| 2. Have all income details been completed?  | Yes |
| 3. Have all liabilities details been completed?                                     | Yes |
| 4. Have the details of the nearest relative/friend been provided?                   | Yes |
| 5. Has the declaration on the previous page been signed and dated by all borrowers? | Yes |
| 6. Has the documentary evidence of income been supplied?                            | Yes |

**Once you have answered YES to all of the above questions, please forward this application and your proof of income to:**

BY MAIL: Quay Credit Union  
Reply Paid 313  
Royal Exchange NSW 1224

BY FAX: 02 9237 6755

BY EMAIL: [loans@quaycu.com.au](mailto:loans@quaycu.com.au)

**Please phone us on 1300 426 728 if you require any further information.**