

Additional Credit Card application

In this document, "the Bank", "we", "us" and "our" means Teachers Mutual Bank Limited; and "you" means the person applying for or with one or more of our products and services.

As the primary cardholder you can choose to have additional Credit Cards issued to anyone else you authorise providing they are over the age of 18 years. These cards operate as if they were your own cards and you are responsible for their use. The person(s) you authorise will share your credit limit and you will receive one statement for both cards.

What are the primary cardholder details?

Title <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss Other	<input type="text"/>	Member no.	<input type="text"/>
First names	<input type="text"/>		
Surname	<input type="text"/>		
Street no. & name			
<input type="text"/>	Suburb	State	Postcode
Postal address (if different from above)			
<input type="text"/>	Suburb	State	Postcode
Home phone	Work phone	Mobile phone	
Email			

What are the additional cardholder details?

Credit Card no	<input type="text"/>		
You hereby apply for an additional Credit Card and PIN for:			
Title <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss Other	<input type="text"/>	Date of birth	<input type="text"/>
First name	<input type="text"/>		
Surname	<input type="text"/>		
Note: If the additional cardholder is NOT a signatory to another account with us, it will be necessary for a Certified Copy Certificate to be completed to verify their identity. Otherwise, please provide details here:			
Name of account to which the additional cardholder is a signatory			
<input type="text"/>			
Member no			
<input type="text"/>			

Please sign below in black pen only

You acknowledge that the additional card, when signed by the person to whom it is issued, shall be subject to the Credit Card terms and conditions and may be used on your account as though it were your Credit Card and its use will bind you accordingly.

You may always cancel an additional card by giving written notice to us. However, you remain liable for any money that the additional cardholder withdraws using the additional card even after you cancel the card. You must surrender the additional card to us before cancellation becomes effective.

By signing below you acknowledge you have read and agreed to the conditions above.

Privacy Notice

Collecting personal information about you

Generally, we collect personal information directly from you. We do so when you open a membership, open an account, or perform a transaction with us.

We collect, use, hold and disclose personal information about you so that we can:

- ▶ establish your identity as required by the Anti-Money Laundering and Counter Terrorism Financing Act
- ▶ assess your eligibility for membership
- ▶ process applications for products and services, including loans
- ▶ manage our risks and help identify and investigate inappropriate and illegal activity, such as fraud
- ▶ comply with our legal obligations to assist law enforcement agencies or regulators
- ▶ inform you about products or services that we think may be of interest to you, including those of our business partners and our travel company subsidiary Tertiary Travel Service Pty Limited ABN 28 008 900 981 ('Tertiary Travel').

What happens if you do not provide us with sufficient personal information about you?

If you do not provide us with the personal information we need, we may not be able to provide you with the products or services you are seeking.

To whom do we disclose personal information?

We may exchange information about you with our travel company subsidiary Tertiary Travel.

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
- ▶ lenders' mortgage insurers and valuers
- ▶ our auditors, insurers and re-insurers
- ▶ 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

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 (e.g. 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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Consent, statements and notices

By submitting this application:

1. You confirm that you have read the above Privacy Notice
2. You consent to personal information and credit information about you being:
 - a) collected, used, held and disclosed as set out in the Privacy Notice;
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.

Your signature and date

Primary cardholder

Signature

Date

Additional cardholder

Signature

Date

Office use
only

Member no

Operator no

Date actioned

Sig verified by

Returning this form



Teachers Mutual Bank Limited, Reply Paid 7501 Silverwater NSW 2128



(02) 9704 8246