

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		Member no.	
First names	Surname		
Street no. & name			
Suburb	State	Postcode	
Postal address (if different from above)			
Suburb	State	Postcode	
Home phone	Work phone	Mobile phone	
Email			

What are the additional cardholder details?

Credit Card no	
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	Date of birth
First name	Surname
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	
Member no	

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 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
- ▶ persons and organisations who assist us in monitoring recorded calls for the purposes of quality assurance, training and acknowledgement
- ▶ 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

As noted above, we are required under the Anti-Money Laundering and Counter-Terrorism Financing Act to collect and verify information relating to your identity. Subject to your consent, we will disclose your name, address and date of birth in order to access identification information electronically held by credit reporting bodies, the government's Documentation Verification Service (DVS)¹ and other public records.

To access such information, we use a service provider registered under the DVS. The service provider, may, for verification purposes on our behalf:

- ▶ request that a credit reporting body provide us with an assessment as to whether your 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);
- ▶ disclose your personal information to the DVS;
- ▶ search other public records.

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 using the above methods, 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 verify your identity to our satisfaction, 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 can access personal information about you
- ▶ how you can seek correction of that personal information
- ▶ how you may complain if you think we may have breached your privacy
- ▶ how we will deal with your complaint and
- ▶ 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@tmbl.com.au**
Post: PO Box 7501, SILVERWATER NSW 2128

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¹ 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.

Acknowledgment and consent for electronic verification of identity

I confirm that I am authorised to provide the personal information presented and consent to my information being disclosed to:



- ▶ a credit reporting body and
 - ▶ relevant government record issuers and record holders
- for the purposes of verifying my identity.

Your signature and date

Primary cardholder		Additional cardholder	
Signature	Date	Signature	Date

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Office use only	Member no	<input type="text"/>
	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 8246