

Credit card application

What are your personal 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"/>	
Given names	<input type="text"/>						Surname	<input type="text"/>	
Date of birth	<input type="text"/>						Driver's licence no.	<input type="text"/>	
How many people are financially dependent on you?	<input type="text"/>						What are their ages?	<input type="text"/>	
Street no. & name									
Suburb	<input type="text"/>				State	<input type="text"/>			
No of years and months at address	<input type="text"/>				Residential status do you:	<input type="checkbox"/> Own	<input type="checkbox"/> Rent	<input type="checkbox"/> Board	<input type="checkbox"/> Buying/Mortgage
Postal address (if different from above)									
Suburb	<input type="text"/>				State	<input type="text"/>			
Previous residential address, if current address is less than 2 years							No. of years/months at this address		
Suburb	<input type="text"/>				State	<input type="text"/>			
Home phone	<input type="text"/>				Work phone	<input type="text"/>			
Email									
Name of nearest relative not living with you						Relationship			
Residential address of relative									
Suburb	<input type="text"/>				State	<input type="text"/>			
Home phone	<input type="text"/>				Work phone	<input type="text"/>			

What are your employment and financial details?

Name of current employer								
Address of current employer								
Suburb	<input type="text"/>				State	<input type="text"/>		
Employer's phone	<input type="text"/>				Length of service - years/months	<input type="text"/>		
Are you: <input type="checkbox"/> Permanent full time <input type="checkbox"/> Permanent part time <input type="checkbox"/> Part time <input type="checkbox"/> Temporary <input type="checkbox"/> Casual <input type="checkbox"/> Self employed								
Name of previous employer, if current employer is less than 2 years								
Employer's phone	<input type="text"/>				Length of service - years/months	<input type="text"/>		
Were you: <input type="checkbox"/> Permanent full time <input type="checkbox"/> Permanent part time <input type="checkbox"/> Part time <input type="checkbox"/> Temporary <input type="checkbox"/> Casual <input type="checkbox"/> Self employed								

Your financial position

Income Type	Amount	Frequency		
Gross salary or wages	\$	<input type="checkbox"/> Weekly	<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Monthly
Rental income	\$	<input type="checkbox"/> Weekly	<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Monthly
Other income (e.g. pension)	\$	<input type="checkbox"/> Weekly	<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Monthly
Total income	\$			

Assets: What you own

Property (address)			Estimated value
			\$
			\$
Motor vehicle(s) Make	Model	Year	Estimated value
			\$
			\$
Shares/Savings/Investments who with?			Balance
			\$
			\$
			Estimated Value
Furniture/Contents			\$
Superannuation			\$
Tools of Trade			\$
All other assets			
			\$

Liabilities: What you owe:

Existing mortgage(s) Who with?	Repayment	Frequency	Remaining Term	Balance owing
	\$	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly		\$
Margin Loan/Equity Loan/Line of Credit	\$	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly		\$
Personal loan(s) Who with?	Repayment	Frequency	Remaining Term	Balance owing
	\$	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly		\$
	\$	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly		\$
Hire Purchase/Lease Who with?	Repayment	Frequency	Remaining Term	Balance owing
	\$	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly		\$
	\$	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly		\$
Credit Card(s)/Store Card(s) or account(s) Who with?	Limit		Interest rate p.a.	Balance owing
	\$			\$
	\$			\$
Overdraft	Limit		Interest rate p.a.	Balance owing
	\$			\$
Other commitments	Repayment	Frequency		
Rent/Board	\$	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly		
Buy Now Pay Later providers e.g AfterPay/ZipPay etc	\$	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly		

HECS-HELP	\$	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly	
Superannuation	\$	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly	
Child Support	\$	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly	
Other	\$	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly	

Your expenses*	Amount (\$)	Frequency
*For joint income households please only show your share/portion.		
Groceries (including food and toiletries)	\$	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly
Childcare & education (including nannies, public and private education fees)	\$	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly
Medical & health costs (including doctor, dental, optical & pharmaceutical)	\$	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly
Transportation (public transport, motor vehicle costs - fuel, servicing, parking & tolls)	\$	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly
Property (including rates, taxes, levies, body corp & strata fees, repairs, maintenance)	\$	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly
Entertainment & Recreation (including alcohol, tobacco, restaurants, membership fees, pet care, holidays)	\$	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly
Phone, internet, media streaming & pay TV (home & mobile phones, streaming such as Netflix & Stan)	\$	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly
Clothing & personal care (clothing, footwear, cosmetics, personal grooming such as hairdressing)	\$	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly
Insurance (health, life, income protection, home, contents, motor vehicle)	\$	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly

What credit limit would you like?

I am applying for a credit card limit of (Minimum \$1,000. Maximum \$25,000) \$

Approval is subject to our assessment criteria.

What else would you like?

An additional card

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"/>
Given names							Surname	

Please note, if the additional cardholder is not a signatory to another account held with us it will be necessary to complete a Certify Identity – Adult form for us to verify their identity (available by contacting us or on our website). Otherwise, please provide details here:

Name of account to which additional cardholder is signatory	Member no.
-------------------------------------------------------------	------------

Transfer an outstanding balance from another credit or store card (for multiple balance transfers please photocopy this form)

Yes, please arrange as follows:

Card type MasterCard Visa Other

Card Issuer		
Name on card	BPAY Biller Code	Customer reference no.
Amount to be transferred \$	(minimum amount \$500.00)	

Automatic repayments?

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

Member no

Yes. Please arrange for my **total outstanding** payment due to be automatically paid monthly from my Everyday Direct account

Member no

Acknowledgements, terms and conditions, privacy and consent

- ▶ By signing below I acknowledge I have read and agreed to the Privacy consent – lending and Balance transfer conditions and that my credit limit will be notified to me on approval of this application for credit.
- ▶ I authorise Teachers Mutual Bank Limited to offer me a lower credit limit if I do not qualify for the credit limit for which I apply. I can decide whether or not I wish to accept the offer.
- ▶ I represent that, if at any time I supply the Bank with personal information about another person (for example a referee), I am authorised to do so; and I agree to inform that person who the Bank is, how to contact the Bank, and how to obtain the Bank's Privacy Policy and that the Bank will use and disclose their personal information for the purposes set out in this application and that they can gain access to that information by contacting the Bank.

Balance transfer terms and conditions

- ▶ In authorising Teachers Mutual Bank Limited to transfer any funds to pay an outstanding balance from another credit/store card account(s), it is not the responsibility of the Bank, to arrange closure of the account(s). This is your responsibility. Once your balance transfer has been forwarded to the organisation you have nominated, no responsibility will be accepted by the Bank for delays in processing the payment.
- ▶ The Bank may refuse or limit any balance transfer request at its discretion.
- ▶ The Bank will not process balance transfer requests:
 - ▶ for amounts less than A\$500; or
 - ▶ for amounts exceeding the available credit limit on your Credit card account; or
 - ▶ if your account with the Bank, is delinquent.
- ▶ The Bank will not be liable for any overdue payment or interest incurred on the account we are transferring the payment to. You must pay interest charged by the Bank on balance transfers at the applicable Annual Percentage Rate. Interest applies from the date of funding your balance transfer request, until you repay the transferred amount in full.

Privacy consent – lending

What sort of personal information do we collect when you apply for credit?

Usually, we collect information such as your name, date of birth and evidence of identity, as well as information about your financial position and your current credit history.

What happens if you do not provide us with information?

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

What also happens when you apply for credit?

When you apply for credit, then, under the responsible lending obligations in the *National Consumer Credit Protection Act*, credit providers need to see your credit history and present position in order to assist them in meeting their obligations.

Consequently, we may obtain a credit report about you from a credit reporting body when you apply for credit with us.

What is in a credit report?

A credit report contains information about your credit history. This helps us assess your credit worthiness, credit applications, verify your identity and manage the loan accounts and credit facilities you have with us.

Credit reporting bodies use credit information about individuals to prepare credit reports which may then be made available to credit providers to assist them in assessing individuals' credit worthiness.

What information can we exchange with credit reporting bodies?

The information we exchange includes your identification details, what type of loans you have, how much you've borrowed, whether or not you've met your scheduled payment obligations and if you have committed a serious credit infringement.

The credit reporting bodies we use are:

- Equifax Australia Information Services and Solutions Pty Ltd (Equifax Australia)
- Experian Australia Credit Services Pty Ltd (Experian Australia)
- illion Australia Pty Ltd (illion)

You can download copies of these organisations' privacy policies as follows:

- Equifax Australia – at equifax.com.au
- Experian Australia – at experian.com.au
- illion – at illion.com.au

Comprehensive credit reporting

We can pass to a credit reporting body or bodies (the ones we use are Equifax Australia, Experian Australia or illion or all of them) details of your credit information and history – including credit you have applied for, the amounts you have borrowed, whether or not payments have been made on time and whether you have committed a serious credit infringement.

Pre-screening and restricting disclosure in cases of fraud

Credit providers may ask credit reporting bodies to use their credit-related information to pre-screen you for direct marketing. You can ask a credit reporting body not to do this.

Also, if you've been, or have reason to believe that you have been, are, or likely to become, a victim of fraud (including identity fraud), you can ask the credit reporting body not to use or disclose the credit-related information it holds about you.

To whom do we disclose personal information?

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
- ▶ our auditors, insurers and re-insurers
- ▶ Lenders' mortgage insurers and valuers
- ▶ 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 and accessing personal information

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 (eg 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@tmb.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.

Consent to receive Loan Offer Pack by email

- You consent to the Bank emailing to your email address nominated in the "personal details" section of this form, the Loan Offer Pack that consists of:
- Offer and Loan Contract
 - other ancillary loan documents and
 - in the case of a home loan, mortgage documents.

By ticking the box above, you agree that:

- the Loan Offer Pack stated above will not be given to you in paper form by post
- you will keep your email address up to date and check it regularly for notifications from us and
- you may change your preference for how the Loan Offer Pack is sent to you at any time.

Consent to receive statements of account, notices and other communications and documents electronically is in our Terms and Conditions

We prefer to communicate with you electronically in a manner that protects your personal information. Our Terms and Conditions provide that your statements of account, notices and other communications and documents will be given to you electronically. We will give you statements of account electronically by making them available for you to view and download in internet banking. We will also give you notices and other communications and documents electronically, for example:

- by email
- by SMS text message
- by message or notification in internet banking or in our mobile banking application
- by including it in or with a statement of account
- by publishing them on our website and notifying you electronically when they are available.

EITHER OPTION A or OPTION B

OPTION A

Receive electronically – this is the default position, no action required

Unless you tick the box below to elect to receive statements of account, notices and other communications and documents we are required to give you in writing in paper form by post, by completing this application **you consent to the Bank giving you statements of account, notices and other communications and documents electronically as set out above for the credit card you are applying for and such documents in paper form by post may no longer be given to you.** You must regularly check your emails, internet banking and other electronic communications channels for notifications or documents from us and promptly notify us of any changes to your contact details, including your email address and phone numbers. You may withdraw this consent and elect to receive **both** statements of account and any notices and other communications and documents we are required to give you in writing in paper form by post at any time by changing your communication preference in internet banking or contacting us.

OPTION B

Receive in paper form by post – there is a fee for this additional paper service

- If you tick this box, you will receive statements of account, notices and other communications and documents we are required to give you in writing in paper form by post.

By submitting your application:

1. you confirm that you have read the above Privacy Consent - Lending. 2. You consent to personal information and credit information about you being: a) collected, used, held and disclosed as set out in the Privacy Consent - Lending; b) disclosed to credit reporting body/bodies; and c) disclosed to any guarantor or prospective guarantor of any credit facility you may have or you are applying for with us. (apply to home loan only) 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.

Cardholder

Signature	Date
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Additional cardholder (if applicable)

Signature	Date
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Please attach:

To transfer an outstanding balance, a copy of your most recent credit or store card statement

Office use only	Operator no	<input type="text"/>
	Date actioned	<input type="text"/>
	Sig verified by	<input type="text"/>

Returning this form

@	creditcardapplication@tmbl.com.au
✉	Teachers Mutual Bank Limited, Reply Paid 7501, Silverwater NSW 2178

KEY FACTS ABOUT THIS CREDIT CARD

Correct as at: 23 April 2019

Australian Credit Licence: 238981

Description of credit card	
Product name	Credit Card
Minimum credit limit	\$1,000
Minimum repayments	3% of the closing debit balance as per the monthly statement, rounded up to the nearest dollar, by the date due as stated on the monthly statement
Interest on purchases	11.50% p.a.
Interest on balance transfers	7.90% p.a. for first 6 months (counting from time account is opened, not when the balance transfer was performed). After the first 6 months, 11.50% p.a.
Interest-free period	You may receive up to 55 days interest free period for purchases provided you continue to pay your closing balance in full on or before every statement due date.
Interest on cash advances	11.50% p.a.
Promotional interest rate (Includes balance transfers)	7.90% p.a. for first 6 months
Annual fee	\$0
Late payment fee	\$10 and is payable when the minimum payment is not received by the due date as indicated on the statement

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 our website.

For more information on choosing and using credit cards visit the ASIC consumer website at **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 our websites
www.tmbank.com.au/creditcardfactsheet
www.unibank.com.au/creditcardfactsheet
www.fmbank.com.au/creditcardfactsheet
www.hpbank.com.au/creditcardfactsheet