

Primary Member number: _____

Joint Member number: _____

Date: _____

/ /

Credit Card application

➤ Choose your card

Visa Platinum (up to 55 days interest free)

Visa Lifestyle (no interest free days)

Visa Lifestyle Plus (up to 46 days interest free)

You can now choose out of two card designs, please select your preferred card below:



Lifestyle & Lifestyle Plus Arrows Card



Lifestyle & Lifestyle Plus Purple Q Card

PLEASE NOTE: Visa Platinum cards only come in one design.

For a Visa Platinum Credit Card

Qantas Frequent Flyer number: _____

If you're not currently a Member of the Qantas Frequent Flyer program, you'll need to complete an online application form available at qantas.com/joinffqudos

Limit requested \$ _____

(Please note VPCC has a min limit of \$6,000)

➤ 1. Primary applicant details

This is the MAIN borrower, who will receive Qantas Points where a Qantas Points product has been selected.

Title: _____ First name: _____ Middle name: _____

Surname: _____

Date of birth: _____ / _____ / _____ Marital status: _____

Number of dependents: _____ Age(s): _____

Phone: _____ Email: _____

Current residential address: _____

You nominate the above residential address and email address as your address for service.

How long have you lived at this address? Years: _____ Months: _____

At this address, are you:

Owning Buying Renting Boarding Living with parent(s) Rent free accommodation

Your previous residential address (if at current address less than 3 years): _____

Current employment details

Employer: _____ Position: _____ Occupation: _____
 Full time Part-time Casual Self-employed Other (please specify) _____
Date employment commenced: _____ / _____ / _____

Previous employment (if current is less than 2 years)

Employer: _____ Position: _____ Occupation: _____
 Full time Part-time Casual Self-employed Other (please specify) _____
Date employment commenced: _____ / _____ / _____ Date employment ceased: _____ / _____ / _____

Income

Your salary/income: _____ Frequency: Weekly Fortnightly Monthly Annually
Is this before or after tax: Before After
Other Income (please specify): _____

➤ Assets and liabilities

Assets

| Description | Details | Estimated Value |
|---------------------------|---------|-----------------|
| Property | | \$ |
| Property | | \$ |
| Property | | \$ |
| Motor vehicle | | \$ |
| Motor vehicle | | \$ |
| Personal Effects/Contents | | \$ |
| Savings Account | | \$ |
| Savings Account | | \$ |
| Savings Account | | \$ |
| Superannuation | | \$ |
| Superannuation | | \$ |
| Other Investments/Shares | | \$ |

Liabilities

| Description | Monthly Payments | Facility Limit | Outstanding Balance | Where is the account held? |
|------------------------------|------------------|----------------|---------------------|----------------------------|
| Home loan | \$ | \$ | \$ | |
| Home loan | \$ | \$ | \$ | |
| Home loan | \$ | \$ | \$ | |
| Personal loan | \$ | \$ | \$ | |
| Personal loan | \$ | \$ | \$ | |
| Car Loan/Lease/Hire Purchase | \$ | \$ | \$ | |
| Credit card | \$ | \$ | \$ | |
| Credit card | \$ | \$ | \$ | |
| Credit card | \$ | \$ | \$ | |
| Overdraft | \$ | \$ | \$ | |
| Other (specify) _____ | \$ | \$ | \$ | |
| Other (specify) _____ | \$ | \$ | \$ | |

General Expenses

| Description | Monthly Payments |
|---|------------------|
| Food and groceries | \$ |
| Clothing | \$ |
| Communications (phones, internet) | \$ |
| Subscription services (e.g.Foxtel, Netflix) | \$ |
| Car Costs (registration, greenslip, services) | \$ |
| Travel costs (train, bus, petrol) | \$ |
| Electricity & gas | \$ |
| Land rates and/or strata fees | \$ |
| Water rates | \$ |
| Car insurance | \$ |
| House insurance | \$ |
| Life insurance | \$ |
| Gym | \$ |
| Other (specify) _____ | \$ |

Do you expect any significant changes to your financial situation in the next 12-24 months?

No

Yes (please provide details) _____

➤ Additional card holder

Additional cardholders must be 18 years of age or over.

Title: _____ First name: _____ Middle name: _____

Surname: _____

Date of birth: _____ / _____ / _____

Is the proposed additional cardholder an existing Member?

Yes, Member number: _____

No, please visit our website quodosbank.com.au to complete your online verification.

Online Banking for Additional Cardholder

View only

Full Access

Not Required

PLEASE NOTE: As the primary cardholder, you are responsible for all transactions made on this facility by any additional cardholder(s). If your request for an additional cardholder(s) is approved the additional cardholder may select his/her own Personal Identification Number (PIN) and will be able to perform any transaction that you can perform.

➤ Consent to Electronic Communications

By submitting this application, you consent to receiving notices and other documents – including notices and other documents under the National Credit Code, and disclosures for the purposes of the Corporations Act – from Qudos Bank electronically.

You acknowledge that:

- > we may no longer send paper copies of notices, statements, disclosures and other documents to you;
- > you need to check your email regularly for notices, statements, disclosures and other documents; and
- > you can withdraw your consent to receiving notices, statements, disclosures and other documents electronically at any time.

We will send electronic communications to the email address for service you have nominated in this application.

➤ Declaration

I have not been bankrupt in the past 3 years.

I declare that my details are true, complete and correct.

I have not had any court judgements ,garnishees or legal proceedings.

I acknowledge that I have read and accept the Privacy Notice and consent to Qudos Bank collecting and disclosing my personal information from/to a credit reporting body,including obtaining a credit report. I understand that this information includes details about my credit worthiness as allowed by law, including my credit standing,credit history or credit capacity.

I/We acknowledge and consent to the Consent to Electronic Communications.

Primary Member

Name: _____ Signed: _____ Date: ____ / ____ / ____

PLEASE NOTE: If your wages are not paid into a Qudos Bank account please send us your last 3 payslips.

» Privacy Notice

This Privacy Notice sets out:

- › How and why we collect and use your information
- › How you may access your information held by us
- › What happens if you do not wish to provide us with information
- › Whether we provide your information to other entities
- › The availability of our Privacy Policy
- › When we can disclose certain information to a credit reporting body
- › How a credit reporting body may use your information
- › Whether we disclose your information overseas and if so, where
- › How you can contact us.

Collection & use of your information

We collect and use your information to:

- › Provide you with membership benefits, financial services and products or information about those benefits, services and products
- › Provide you with information about financial services and products from 3rd parties we have arrangements with
- › Conduct market and demographic research in relation to the products and services you and other members acquire from us
- › To comply with legislative requirements and to prevent fraud and other criminal activities
- › Establish your eligibility for a loan
- › Establish your capacity to repay a loan

The law also requires us to collect and hold your information:

- For our register of members under the Corporations Act
- To verify your identity under the AML/CTF Act
- To assess your capacity to pay a loan under the National Consumer Credit Protection Act

How we collect information

We will collect information about you and your financial position from you directly.

When you apply for a loan, we will collect information about your credit history from a credit reporting body.

We may also collect personal information about you from other people and organisations, for example, your representatives, your employer and service providers, including to prevent fraud.

If you give us personal information about someone else (e.g. a joint borrower or guarantor), please show them a copy of this notice so they may understand how their personal information may be used or disclosed by us in connection with your dealings with us.

What if you don't wish to provide us with information?

If you do not give us the information we require, we may not be able to admit you to membership or provide you with the financial products and services you applied for.

How you can access your information

You can request access to your information at any time.

Providing your information to credit reporting bodies

The credit reporting body we disclose information to is Equifax Australia (Equifax).

If you do not make your repayments when they fall due or commit a serious credit infringement, we may disclose this to Equifax. Any information we provide to Equifax will be included in reports provided to credit providers to help them to assess your creditworthiness.

You can ask Equifax not to use your information for pre-screening of direct marketing by a credit provider. You can also ask them not to use or disclose your information if you reasonably believe that you have been or are likely to be a victim of fraud.

Equifax's policy on the management of information is available at equifax.com.au.

You can contact Equifax by:

Phone – 1300 762 207

Mail – Level 15/100 Arthur Street, North Sydney NSW 2060.

Providing your information to other entities

We disclose your information to other entities. We can disclose your information to:

- › Entities that verify identity
- › Providers of payments and card services, when you make a transaction using a payment service or a card
- › Lawyers, conveyancers, accountants, brokers, agents and other service providers who represent you and/or provide services to you
- › Contractors for statement printing and mail out, card and cheque production, market research or direct marketing
- › Affiliated product and service suppliers to provide information to you about their services and products
- › Credit reporting bodies and other financial institutions that have previously lent to you
- › Persons you use as referees
- › Any person who introduces you to us
- › Your employer
- › Your joint borrower(s), account holder(s) or signatories
- › For property loans – property valuers, insurers and online property exchange networks for electronic conveyancing (PEXA)
- › Mortgage documentation service
- › Trustee and manager of securitised loan programs
- › Any proposed guarantor of a loan
- › Debt collection agencies, lawyers, process servers, our auditors

- > Qantas Airways Limited for awarding Qantas Points
- > Organisations that help identify illegal activities and prevent fraud

We will also disclose your information to law enforcement and government agencies as required by law.

Our Privacy Policy

Our Privacy Policy is available at qudosbank.com.au
The Policy contains information about:

- > How you can access your information
- > How you can seek correction of your information
- > How you make a complaint and how we will deal with it
- > In what overseas countries we are likely to disclose your information
- > How we manage your credit-related personal information

Disclosure to overseas recipients

We may disclose your personal information to the United Kingdom if you make online purchases using a Visa debit or credit card as part of the Verified by Visa service.

We may also disclose your personal information overseas if you request us to arrange an international funds transfer (more information will be provided when you make such a request).

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.

How to contact us

To request access or seek correction of your information, make a complaint or for any other privacy inquiry, please contact us:

- > In person at one of our branches
- > By calling us on 1300 747 747
- > By email at privacy@qudosbank.com.au
- > In writing to Qudos Bank Privacy Officer, Locked Bag 5020 Mascot NSW 1460

1300 747 747 | qudosbank.com.au

Qudos Mutual Limited trading as Qudos Bank

ABN 53 087 650 557 | AFSL/Australian Credit Licence 238 305 | BSB 704 865