

Bank of us VISA Credit Card Maintenance Form

1. PLEASE COMPLETE THIS SECTION FOR ALL REQUESTS

Credit card number

- Limit increase request - Increase my limit to
(We will contact you if we are unable to assist you with your desired limit. Please also complete sections 2, 4, 5 & 9. Complete section 3 only if changed).
- Limit decrease request - Decrease my limit to
(Please also complete section 9. Complete sections 2 & 3 only if changed)
- Additional cardholder request
(Please also complete sections 8 & 9. Complete sections 2 & 3 only if changed)
- Balance transfer request
(Please also complete sections 7 & 9. Complete sections 2 & 3 only if changed)

In all instances, please complete section 6.
Our staff will contact you to provide details.

2. YOUR PERSONAL DETAILS

Surname

Full Given Names

Title Mr Mrs Miss Ms Dr

Date of birth / / Number of dependants

Marital status Single Married / Defacto

Drivers Licence No.

Residential status Own Mortgage Rent
 Board Living with parents

3. YOUR CONTACT DETAILS

Where do you currently live? (P.O. Box not acceptable).

Unit No. Street No.

Street name

Suburb

State Post Code

How long have you lived at this address? years months

Home telephone no.

Work telephone no.

Mobile telephone no.

Email address

Is your mailing address different to your residential address? Yes No
If so, please provide details.

Unit No. Street No. P.O. Box No.

Street name

Suburb

State Post Code

If you have lived at your current address for 2 years or less, what is your previous address?

Unit No. Street No.

Street name

Suburb

State Post Code

How long did you live at this address? years months

4. YOUR EMPLOYMENT DETAILS

Current employer

Employment status Full-time Part-time Casual Self Other

Occupation

Gross annual income

Period with employer years months

Employer's address Unit No. Street No.

Street name

Suburb

YOUR EMPLOYMENT DETAILS (continued)

State Post Code

Employer's telephone no.

Contact name

Other annual income (e.g. rent) \$

Previous employment details (if with current employer less than 2 years)

Previous employer

Period with previous employer years months

If you are self-employed, please provide accountant details

Accountant's name

Accountant's telephone no.

I agree for my employer/accountant to verify my income details to Bank of us.

5. YOUR FINANCIAL COMMITMENTS

Monthly mortgage/rent payment \$

Other monthly finance commitments (e.g. personal loans) \$

Total limits of your other cards (credit cards and store cards) \$

Balance outstanding other cards \$

6. CONSUMER CREDIT INSURANCE

Would you like Bank of us to contact you about consumer credit insurance in relation to your card account? Yes No Please tick one.

7. BALANCE TRANSFERS

If you wish to transfer your existing balance from another credit or store card to your Bank of us credit card, please read the balance transfer terms on the reverse of this form and then complete this section. Any balance transfer if approved will be processed once you have activated your card account.

Account holder name

Credit/Store card a/c no.

Card issued by

Amount to be transferred (minimum \$500) \$

Please provide a copy of the latest statement on the credit/store card account to be transferred. Ensure Biller Code and Reference details are included.

8. ADDITIONAL CARD

You may nominate an additional person to receive a card linked to your card account. If that person is not already a Bank of us customer we will need to confirm their identity - we will contact them if this is the case. You are responsible for all transactions carried out by the additional cardholder.

Please send an Additional Card to the following person.

Title Mr Mrs Miss Ms Dr

Surname

Full Given Names

Unit No. Street No.

Street name

Suburb

State Post Code

Contact no. during business hours

Bank of us customer no. (if applicable)

Relationship to Card Applicant (e.g. spouse)

Date of birth / / (Must be over 16 years of age)

By signing this form, I understand that Bank of us is collecting my personal information to enable me to become an additional cardholder, to use any card issued to me and to manage and administer the card in accordance with Bank of us privacy policy. I also understand that if a card is issued to me, I will be bound by the conditions of use that govern my use of the card.

Additional cardholder's signature:

Date / /

Additional cardholder's nominated password

Please turn over to complete form

Privacy Consent

In the following declaration Bank of us is a trading name of B&E Ltd ABN 32 087 652 088 AFSL & Australian Credit Licence 236870.

What is the purpose of collection?

Bank of us is collecting your personal information to enable it to assess and process your application for credit. Our standard credit assessment criteria apply and, if your application is approved, we will provide you with the requested product or service in this application. Where you are a guarantor, Bank of us is collecting your personal information to enable it to assess your suitability as a guarantor for an application for credit. Without this information we may not be able to consider or approve this application.

Privacy Policy

Your personal information will be treated strictly in accordance with our Privacy Policy as disclosed on our website at www.bankofus.com.au and is available upon request. You may request access to your information by calling 1300 306 716. Our Privacy Policy contains information about the following:

- How you can access and correct your personal information held by Bank of us;
- How you can make a complaint about a breach by Bank of us of the *Privacy Act*; and
- How Bank of us will deal with such a complaint.

Bank of us contact information

Address: Bank of us
87 Brisbane Street
Launceston TAS 7250

Telephone: Phone: 1300 306 716
Email: info@bankofus.com.au
Website: www.bankofus.com.au

Collection and use of personal information

If your application is approved, we and/or our Accredited Referrers will use your personal information to provide the services and products you have requested, and to carry out all necessary maintenance and other activities, including contacting you in relation to your credit facility. We may also use your personal information to promote our products or services. If you do not consent to receiving promotional material from us, you may withdraw your consent at any time by writing to us.

Consent to use and disclose your information

By signing this application you agree that your information can be used and disclosed by Bank of us in the manner described below.

Where necessary, you authorise us to disclose personal information about you to:

- any third party providing you with a product or service in connection with Bank of us including any Accredited Referrer;
- our contractors or service providers (such as a mailing house);
- credit reporting agencies;
- other credit providers;
- your referees (including your employer/accountant); and
- other persons Bank of us is authorised or required by law to disclose information (and other persons where you have consented to the disclosure), and may contact me in relation to any matters relating to my credit facility including any arrears.

Bank of us will not disclose personal information to overseas recipients.

Authority to Obtain Credit Information

In order to assess and process your application for credit, we may obtain from a credit reporting agency; a credit report containing information about your consumer and commercial credit activities. We may give your personal information to a credit reporting agency to obtain a consumer and commercial credit report about you (including information about your identity, the fact you have applied for credit and the amount of credit you have applied for).

Declaration and Signature

By signing this application form, I declare that I have read and accept the above and that I:

- wish to apply to B&E Ltd for a VISA credit card facility to enable me and each additional cardholder to purchase goods and services and obtain cash advances on credit;
- have checked and understand the information contained in this application form and confirm that no relevant information has been withheld;
- understand that if you accept this application, I will be sent a Letter of Offer to enter into a credit contract and a Conditions of Use brochure and understand that I will be bound by the contract when the offer is accepted by me in accordance with its terms and conditions;
- understand that if an additional card is issued, the additional cardholder will be able to purchase goods and services and obtain cash advances on my credit card account using their card and that I will be liable for any use of the additional card as if my card account had been used by me;
- acknowledge that any additional cardholder can obtain information about my card account from you; and
- authorise you to process my balance transfer request if applicable and acknowledge:
 - o I must continue to comply with the terms and conditions of any nominated account;
 - o if I intend to close the nominated account or am required to do so by Bank of us, it is my responsibility to do this;
 - o the balance transfer, if approved, will not be processed until the card account is activated and may take up to 14 days from that date; and
 - o at your discretion, you may decline any balance transfer request or only approve or process part of the request.

9. YOUR SIGNATURE

I declare that the information provided in this application form is true and correct, and acknowledge that prior to signing below I have read and agree to the declaration overleaf. I confirm that I can meet the minimum monthly payments (3% of limit) for the limit applied for.

Date / /

Your nominated password