

credit card application



Other consents and acknowledgements

We may confirm the details of the information provided in this application. Do you consent to the use of your personal information in an electronic identity verification system? This may including the Australian Government's Document Verification Service as well as information held by a credit reporting body - Equifax.

Yes

Where you provided information of another individual you must make them aware of that fact and the contents of our Accounts and Access Facilities Conditions of Use, and Financial Services Guide and Privacy Information (FSGPI) document, which are available online at summerland.com.au.

Type of credit card Please select the type of credit card you would like to apply for

- Visa Low Rate Card
 Visa Rewards Card

Credit limit

What credit limit would you like to apply for?

Your personal details

Title (please tick)

Mr Mrs Miss Ms Other

Surname Given Name(s)

Date of birth Drivers Licence no.

Customer no. (if applicable)

Number of dependants

Your contact details

Mobile no. Home/Work Phone (please circle)

Email address

Current residential address (please do not provide PO Box No.)

Street number and name
Suburb State Postcode

Residential Status

- Home owner Buying my home
 Renting Boarding / Living with parents or friends

How long have you lived at your current address?

Years Months

Your employment details

Employment Status

- Full time Part time Self-employed
 Casual Contract

Your occupation Period

Name of your employer or name of your business

Name of previous employer if less than 2 years

Your financial details

Monthly Income

Income after tax \$
Other income \$
(including rental, dividend, investment and other income)
Partner's income (if applicable) \$

Monthly Expenses

Household expenses (rent/board) \$
Living expenses* \$
Child support (if applicable) \$

* living expenses include food, medical, entertainment, car running costs etc.

Assets

Value of real estate \$
Value of motor vehicles \$
Value of shares/savings \$
Value of other assets \$

Liabilities

Total owing mortgage loans \$
monthly repayment \$
Total owing other loans (except credit cards) \$
monthly repayment \$

Credit cards

Card issuer
Limit \$
Owing \$

Please tick if you would like to transfer the balance to us

Card issuer

Limit \$

Owing \$

Please tick if you would like to transfer the balance to us

Card issuer

Limit \$

Owing \$

Please tick if you would like to transfer the balance to us

Joint account details

Would you like to add a joint borrower?

Yes No

Joint Borrower Name

please have the joint borrower complete a separate application form and submit together

Additional card holder details

Would you like to add an additional card on this account?

An additional cardholder is not a joint borrower, the borrower remains solely responsible for any balance owing on the card.

Yes No

Title (please tick)

Mr Mrs Miss Ms Other

Surname Given Name(s)

Date of birth Drivers Licence no.

Customer no. (if applicable)

Current residential address (please do not provide PO Box No.)

Street number and name

Suburb State Postcode

Mobile number Home/Work Phone (please circle)

Email address

Balance transfer request terms and conditions

The minimum balance transfer amount is \$1,000. Transfer can occur only from Australian issued non-Summerland cards. You must not be in default of the terms and conditions relating to your Summerland card or other financial institution card. We will not be responsible for delays or charges associated with processing. We will not close the card account held with the other financial institution.

Before you submit your application

Before submitting your application it is recommended that you read our Privacy Notification for Lending Customers (please refer to the last page of this application).

Consent for electronic delivery of documents, statements and notices

By including your email address you are consenting to Summerland communicating the offer and contract electronically through internet banking or by email. You agree to receive statements and notices for all your banking and loan accounts by email, and/or through internet banking, and/or notices by SMS where a mobile number has been provided. You agree to receive account statements by accessing them via internet banking once Summerland emails you to advise they are available. You understand that:

- Summerland will not post paper statements or notices
- You can revert to receiving paper statements and notices at any time
- You need to check your emails and/or SMS regularly.

Key facts about these credit cards

Correct as at: 01 May 2021

This information sheet is an Australian Government requirement under the National Consumer Credit Protection Act 2009.

Description of credit cards

Product name	Low Rate Offer	Rewards Offer
Minimum Credit Limit	\$1,000	\$1,000
Minimum repayments	The greater of 2.5% of the closing balance outstanding or \$20. If the closing balance is less than \$20, the minimum repayment is the closing balance. [Plus amounts in excess of limit]	
Interest on purchases	11.99%pa	18.99%pa
Interest-free period	Up to 56 days on purchases only	Up to 56 days on purchases only
Interest on cash advances	15.99%pa	20.49%pa
Balance transfer interest rate	0.00% pa for 9 months on balance transfers requested at new card application. Reverts to interest rate on purchases thereafter.	0.00% pa for 12 months on balance transfers requested at new card application. Reverts to interest rate on purchases thereafter.
Annual fee	\$49 waived for the first year	\$79 waived for the first year
Late payment fee	\$0	\$0

There may be circumstances in which you have to pay other fees. A full list of current fees applicable to these credit cards can be obtained from summerland.com.au.

For more information on choosing and using credit cards visit the ASIC consumer website at www.moneysmart.gov.au

The terms on which these credit cards are offered can change over time. You can check if any changes have been made by visiting <http://summerland.com.au/credit-cards> or by contacting us on 1300 802.222.

Submit your application:

email: creditcards@summerland.com.au
 post: PO Box 657, Lismore NSW 2480
 fax: 02 6621 4748

Privacy Notification for Lending Customers

Outline

This Privacy Notification sets out:

- why we collect and use your information
- how we collect and use your information
- how you can access your information
- what happens if you do not wish to provide us with information
- when we can disclose certain information to a credit reporting body and how they may use your information
- whether we provide your information to other entities
- the availability of our Privacy Policy
- 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 customer benefits, financial services and products or information about those benefits, services and products
- provide you with information about financial services and products from third parties we have arrangements with
- conduct market and demographic research in relation to the products and services you and other customers acquire from us
- 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 your 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.

How you can access your information

You can request access to your information at any time.

What if you do not 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 service or product you have applied for.

Providing your information to credit reporting bodies

The credit reporting body we disclose information to is 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
- Online – mycreditfile.com.au

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 payment and card services, when you make a transaction using a payment service or a card
- lawyers, conveyancers, accountants, brokers and agents who represent 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
- for property loans – property valuers and insurers
- mortgage documentation service
- lenders mortgage insurers
- trustee and manager of securitised loan programs
- any proposed guarantor of a loan
- debt collection agencies, lawyers, process servers
- our auditors.

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 summerland.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.

Disclosure to overseas recipients

We do not currently disclose your information to overseas recipients.

How to contact us

You can contact us:

- in person at one of our branches
- by calling us on 1300 802 222
- by email at privacy@summerland.com.au
- by writing to:

Privacy Officer
Summerland Credit Union
PO Box 657
Lismore NSW 2480