

Are you a Member? Yes No. On approval of this Credit Card you will be required to become a Member of Border Bank.

Credit Details

Member Number (if you are a current member)	Are you applying for a:	
	New Application	Limit Increase
Do you want to apply for a Balance Transfer? (please see page 6)	Credit Limit Requested	Credit Limit Requested
<input type="checkbox"/> Yes <input type="checkbox"/> No	\$ <input type="text"/>	\$ <input type="text"/>

Applicant Details

Title	Surname	First Name	Middle Name/s
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Date of Birth	Preferred /Other name (if any)		
<input type="text"/>	<input type="text"/>		

Residential Address

Unit/Floor/Street No.	Street	Suburb/Town
<input type="text"/>	<input type="text"/>	<input type="text"/>
State	Postcode	
<input type="text"/>	<input type="text"/>	

Residential status (please tick) Date commenced living at this address

Owner
 Buying
 Renting
 Boarding
 Living with parents

Previous address (if at current address for less than 2 years)

Period of residency at previous address

Home phone Mobile phone Work phone

Drivers Licence No. Expiry Date Email

Marital status (please tick) Single Married Defacto Separated Divorced Widowed

No. of dependents Age of dependents

Employment Details

Occupation (if self-employed, nature of business) Employer

Employer's Address

Employee number	Employer's Telephone Number	Gross Income per annum
<input type="text" value="(if applicable)"/>		\$ <input type="text"/>

Employment (please tick)

Hours (select 1) **Status** (select 1)

Full-time OR
 Part-time

 Permanent OR
 Casual OR
 Self-Employed

Date commenced with current employer

Previous Employment Details (if with current employer for less than 2 years)

Occupation (if self-employed, nature of business)

Previous Employer

Previous Employer's Address

Period of Employment

Employer's Telephone Number

From to

Employment (please tick)

Hours (select 1)

Status (select 1)

Full-time OR Part-time

Permanent OR

Casual OR

Self-Employed

Additional Cardholder

Do you require an additional card?

Yes No

If you require an additional cardholder, we will be in contact to complete this request.

Important Information

- Note: This is for Visa Credit Cards only.
- Additional cardholders must be 16 years or older.
- If the additional cardholder is not an existing member of Border Bank, we are required to obtain sufficient proof of identity before they can be issued with an additional card (e.g passport, drivers licence, birth certificate, Medicare card).
- All transactions on your credit card account authorised by the additional cardholder will be treated as having been authorised by you. You will be responsible for all these transactions.
- The 'Visa Credit Card Conditions of Use' applicable to your credit card account set out the terms governing the use of an additional card. See section 4.9 Additional Cardholders for more information.

Assets: what you own

Asset Details

Property	(a) Owner Occupied	Address			\$
	(b) Investment	Address			\$
Motor Vehicle(s)	1.	Make	Model	Year	Estimated Value \$
	2.	Make	Model	Year	\$
Caravan/Boat/Trailer	Make	Model	Year	\$	
Savings / Term Deposits	Institution			\$	
Savings / Term Deposits	Institution			\$	
Shares / Other investments	Details			\$	
Contents / Household goods	Details			\$	
Other Assets	Details			\$	
Total Assets				\$	

Insurance: details of coverage				
Motor Vehicle(s)	Insurer	Type of Policy Comprehensive 3rd Party	Renewal Date	Insured Value \$
	1. Insurer	Type of Policy Comprehensive 3rd Party	Renewal Date	Insured Value \$
Home Building	2. Insurer		Renewal Date	Insured Value \$
Contents	Insurer		Renewal Date	Insured Value \$
Valuables	Insurer		Renewal Date	Insured Value \$
Other	Insurer	Type of Policy	Renewal Date	Insured Value \$

NET INCOME - (After Tax)				
Income (A)	Amount	Payment Frequency		
Salary - Permanent	\$	W	F	M
Salary - Casual / Temp / Benefits	\$	W	F	M
Self Employed	\$	W	F	M
Taxable Pension	\$	W	F	M
Rental Income	\$	W	F	M
Interest	\$	W	F	M
Commission/ Bonus	\$	W	F	M
Dividends/ Annuities	\$	W	F	M

Income (B)	Amount	Payment Frequency		
Pension	\$	W	F	M
Superannuation Benefit	\$	W	F	M
Child Support	\$	W	F	M
Family Tax Benefit	\$	W	F	M

EXPENSES								
Regular Expenses - Accomodation (C)	Remaining Term	Address	Payable to	Balance Owning (\$)	Payment Amount (\$)	Payment Frequency		
Existing Mortgage						W	F	M
Residential Rent/ Board						W	F	M
Investment Loan						W	F	M
Other						W	F	M
Other						W	F	M
Other						W	F	M

Regular Expenses - Credit (D)	Financial Institution	Credit Limit (\$)	Balance Owning (\$)	Payment Amount (\$)	Payment Frequency		
Personal Loan					W	F	M
Other Loans (details)					W	F	M
Other Loans (details)					W	F	M
Credit Cards (Visa / Mastercard / Other)					W	F	M
Credit Cards (Visa / Mastercard / Other)					W	F	M
Credit Cards (Visa / Mastercard / Other)					W	F	M
Credit Cards (Visa / Mastercard / Other)					W	F	M
Store Cards					W	F	M
Charge Cards					W	F	M
Overdraft or Line of Credit					W	F	M
Total	Please tick if additional expenses are attached		\$				

Notes:

General Monthly Living Expenses (E)	Amount
Utilities (Power, Gas, Water, Sewerage)	\$
Communication (Telephone, Internet)	\$
Clothing (Purchase of clothes)	\$
Groceries - Food etc	\$
Maintenance / Child Support	\$
Health Care / Private Health Insurance	\$
Insurance - Car, Home, Contents, Life, Income	\$
Transport - Rego, Fuel, Fares etc	\$
Personal Grooming & Other Personal Care Costs	\$
Home - Rates and Strata fees	\$
Rental Property Expenses (agent, strata, rates)	\$
Private School	\$
Child Care	\$
Other expenses (please list below):	\$
Total	\$

Discretionary Monthly Variable Expenses (F)	Amount
Leisure and Entertainment	\$
Gambling	\$
Movies/ Digital Entertainment	\$
Hobbies / Gym	\$
Restaurants/ Take Away	\$
Holidays	\$
Other expenses (please list below):	\$
Total	\$

Notes:

Key facts about this credit card

Correct as at 2 July 2018

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

Description of Credit Card

Product Name	Visa Credit Card
Minimum Credit Limit	\$1,000
Minimum repayments	\$5 or 2.5% of the closing balance (whichever is the greater). If closing balance less than \$5, minimum repayment is the closing balance
Interest on purchases	10.76% p.a.
Interest free period	Up to 55 days
Interest of cash advances	10.76% p.a.
Balance Transfer Interest Rate	0% p.a. for 12 months
Annual fee	\$30.00
Late payment fee	\$10.00

There may be circumstances in which you have to pay other fees. You can only be charged a fee for exceeding your credit limit if you separately agree to being charged that fee. A full list of current fees applicable to our credit card can be obtained from our website.

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

Balance Transfer Request and Authorisation

Transfer Details (the Credit Card/Store Account that you wish to transfer from)

I authorise the Police Bank Ltd to transfer the following amounts to my Visa Credit Card from the account described below in accordance with the Terms and Conditions of this Balance Transfer Request.

Account Name	Type of Account
<input type="text"/>	<input type="text"/>
Card/Account No.	<input type="text"/>
Amount to be transferred (\$ amount must be specified - min \$500)	<input type="text"/> \$
Name of issuing organisation	<input type="text"/>
BPay biller number of issuing organisation	<input type="text"/>
BPay reference number of your card account	<input type="text"/>

Balance Transfer Terms and Conditions

I acknowledge that:

- The Balance Transfer may take up to 7 days to process from the date the Bank receives my request.
- For new accounts, Balance Transfer requests will not be processed until I have activated my Visa Credit Card.
- I remain liable for any payments due under the account where my Balance Transfer has come from.
- Balance Transfers from other Bank accounts are not permitted and can only be made at the request of the primary cardholder of an Australian issued credit card account.
- Balance Transfers must be for at least \$500 and cannot take my S14 balance over 95% of the Credit limit.
- The Bank may refuse any Balance Transfer request.

Your Balance Transfer request will be processed by Border Bank and our Direct team will be in contact with you to finalise your Balance Transfer after your account has been established.

Applicant Signature

Name	Date	Signature
<input type="text"/>	<input type="text"/>	<input type="text"/>

Automatic Payment Request

I would like to have monthly automatic payments made to my Visa Credit Card from my Border Bank Account:

Account Number: _____ A/C Type (eg S1) _____

Please tick one of the following options listed below:

My minimum payment as shown on my statement.

My full outstanding balance shown on my statement

Set monthly amount (please specify) \$ _____

OR

Please note: The set monthly amount is to exceed the minimum payment required.

I will arrange payments myself.(eg. via internet banking, send cheque)

Declaration

Applicants Declarations

By signing below, I (the applicant) confirm that:

- I understand that the Bank is the product issuer.
- All statements in my application are true, correct, complete and not misleading and I realise the Bank is relying on this.
- I am not a current bankrupt, discharged bankrupt or have any judgements or legal proceedings against me that I have not disclosed.
- I am aware that by submitting this information, the Bank will conduct a credit report with a credit bureau.

- I understand where the Bank incurs costs (such as valuations) in processing my application and if the application is rejected or withdrawn, I will still have to pay for the costs incurred by the Bank in processing the application and the Bank may debit any account I have with the Bank up to the value of the costs for this.
- I also acknowledge that this application is not an agreement to lend and, if the Bank does approve my application, any loan offer by the Bank is subject to my acceptance and to my meeting the terms of the loan offer.

Privacy Notice

Outline

This Privacy Notice sets out:

- why we collect and use your information
- how we collect and use your information
- 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
- how we deal with credit 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:

- maintain the Bank's register of members
- confirm or verify your identity
- assess your application for a product or a service
- provide you with membership benefits, services and products or information about those benefits, services and products
- design, manage and price our membership benefits, services and products
- process payments
- maintain PayID registrations through the New Payments Platform addressing service
- provide you with information about services and products from third parties with which we have arrangements
- manage our relationship with you
- conduct market and demographic research in relation to the products and services you and other members acquire from us
- keep track of products or services you view on our website using cookies, if your settings allow it, so that we can send you information and advertising about those products or services
- establish your eligibility and capacity to repay a loan
- contact you to assist you to complete online

applications you have started and not submitted. Personal information provided in these applications is destroyed after 90 days

- minimise risks and identify or investigate fraud and other illegal activities
- improve our service to you
- comply with laws, and assist government and law enforcement agencies
- manage our business.

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

- for our register of members under the Corporations Act (2001)
- to verify your identity under relevant legislation
- to assess your capacity to pay a loan under the National Consumer Credit Protection Act (2009).

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 service or product you have applied for.

Providing your information to credit reporting bodies

The credit reporting bodies we disclose information to include Equifax, Illion (Australia) Pty Ltd and Tasmanian Collection Service. If you do not make your repayments when they fall due or commit a serious credit infringement, we may disclose this to those credit reporting bodies. Any information we provide to the above credit reporting bodies will be included in reports provided to credit providers to help them to

assess your creditworthiness.

You can ask the above credit reporting bodies 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. You are encouraged to view the privacy policies of these credit reporting bodies on their respective websites. Equifax: www.equifax.com.au/privacy, Illion: www.illion.com.au/privacy-policy, Tasmanian Collection Service: www.tascol.com.au/privacy/.

Providing your information to other entities

We disclose your information to other entities. We only disclose your information as needed and as required by law. We can disclose your information to entities such as:

- entities that verify identity
- clearing, payment and credit card scheme providers
- our third party contractors or agents
- security entities that minimise risks and block suspicious behaviour
- lawyers, conveyancers, accountants, advisers, brokers and agents who represent you
- contractors who do some of our work for us, including 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
- trustee and manager of securitised loan programs
- any proposed guarantor of a loan

- debt collection agencies, lawyers, process servers
- our auditors or insurers
- people who help us process claims – like assessors and investigators
- other banks and financial institutions – for example, if we need to process a claim for mistaken payment
- other people (like cardholders) using the same account
- service providers who we engage to provide service to members.

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 www.borderbank.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 may disclose your information to third parties that are based overseas for processing. These third parties are located in the USA, Canada, Germany, India, New Zealand, the Philippines and the UK. Where we do this, we make sure there are arrangements in place to protect your information.

How to contact us:

- in person at one of our Branches. Visit our website www.borderbank.com.au for a list of Branch locations
 - by calling 132 267
 - by info@borderbank.com.au
 - In writing to 25 Pelican Street, Surry Hills, NSW 2010.
- Last updated: 14 January 2019

Application Checklist

I acknowledge you may require evidence of all sources of income including payslips, rent receipts or three years financial statements (if self-employed) & evidence of current savings.

I acknowledge you may require evidence of our current liabilities e.g. credit card statements, mortgage statements, tenancy agreement & payout figures for the past 90 days.

I/we agree to the Applicant Declaration and Privacy Notice above.

Applicant Signature

Name

Date

Signature

How to submit this application:

To submit this application, please follow these steps:

- Save the completed PDF for your records. If you have printed and completed the application by hand, first scan or photograph all pages and save as a PDF.
- Send your completed application back to your Branch, the Member Service Officer assisting with your loan enquiry or please call 132 267 for support.

Office Use Only

Where the application has been completed by a Bank Officer on behalf of the applicant(s), the following must be completed.

By signing below, I confirm that:

- I have completed the application based on information provided to me by the applicant(s)
- The applicant(s) agreed to the Declaration above
- The applicant(s) have been provided with the Privacy Notice
- The applicant(s) agreed to sign this application prior to any loan being funded.

Name of Bank Officer

Signature

Date