

# Application for home/investment loan



## How to lodge your application:

bankvic.com.au

13 63 73

loans@bankvic.com.au

Reply Paid 90210, MELBOURNE VIC 8060  
PO Box 2074, MELBOURNE VIC 3001

Visit a branch

## A. Type of loan

1. Total amount required:  Preferred payment frequency:  weekly  fortnightly  monthly
2. Purpose:
- Residential or  Residential investment or  Investment-shares/managed funds or  Top Up
- Purchase property or  Refinance or  Construction or  Land purchase
- Extension/Renovation or  Other brief description
- Is this loan predominantly or wholly for business or commercial purposes?  Yes  No

## 3. Loan options:

### Standard

Variable   Term Required Max. 30 yrs

&/or

Fixed min\$50k   Fixed interest period max. 5 yrs

### Interest Only

Variable

&/or

Fixed min\$50k  Fixed interest period max. 5 yrs

### Line of Credit Variable only

Limit required

or

Increase limit to

## 4. Loan package:

- Premium Home Loan Package  WealthBuilder\$ Package
- Property Investor Package  Diversified Package  Portfolio Package  Equity Loan Package

Annual fee = \$375 Please debit my BankVic S  account (Type of account eg S1, S20)

Before proceeding with this application, we recommend that you read BankVic's Privacy Policy available at [bankvic.com.au/privacy](http://bankvic.com.au/privacy) which sets out key information about why we're collecting your personal information, and how we use, disclose and secure it.

## B. Personal details of Applicant/s

### Applicant 1

Member no

Title  Ms  Miss  Mrs  Mr  Dr

Other

Surname

Given name/s

Date of birth

Drivers Licence no.

Marital status  Single  Married/De facto

Age/s of dependant/s

Residential address

Postcode  Commencement of residence MM/YY

Status  Owned outright  Mortgage  Renting/boarding  Other

Previous address

if less than 5 years at above address

Postcode  Commencement of residence MM/YY

Mailing address

if different than above address  Postcode

Home tel.

Business tel.

Mobile

Email

### Applicant 2

Member no

Title  Ms  Miss  Mrs  Mr  Dr

Other

Surname

Given name/s

Date of birth

Drivers Licence no.

Marital status  Single  Married/De facto

Age/s of dependant/s

Residential address

Postcode  Commencement of residence MM/YY

Status  Owned outright  Mortgage  Renting/boarding  Other

Previous address

if less than 5 years at above address

Postcode  Commencement of residence MM/YY

Mailing address

if different than above address  Postcode

Home tel.

Business tel.

Mobile

Email

### C. Employment details

#### Applicant 1

Occupation/Rank/Business activity if self employed

Full time  Part time  Casual @  hours p/w

Self employed  Other eg retired, apprentice

Name of employer

Employer address

Postcode  Commencement date MM/YY

Employer phone no. / Accountant name, phone no.

Previous employer Last five years

Occupation/Rank/Business activity

Previous employer's address  
  
 Postcode

From date MM/YY  To date MM/YY

#### Applicant 2

Occupation/Rank/Business activity if self employed

Full time  Part time  Casual @  hours p/w

Self employed  Other eg retired, apprentice

Name of employer

Employer address

Postcode  Commencement date MM/YY

Employer phone no. / Accountant name, phone no.

Previous employer Last five years

Occupation/Rank/Business activity

Previous employer's address  
  
 Postcode

From date MM/YY  To date MM/YY

### D. Your financial position

Include the debts of Applicant 2 and any current loan you may have guaranteed or hold jointly with another person

#### Applicant 1

Fortnightly/Monthly (gross - attach evidence)  Other income (attach evidence)

#### Applicant 2

Fortnightly/Monthly (gross - attach evidence)  Other income (attach evidence)

#### Assets

1. Own Home (list address) <input type="text"/>	Current value <input type="text"/>									
2. Investment home/land (list address) <input type="text"/> <input type="text"/> <input type="text"/>	Current value <input type="text"/> <input type="text"/> <input type="text"/>									
3. Vehicle: <table border="1" style="width: 100%;"> <thead> <tr> <th>Year/Make</th> <th>Model</th> <th>Registration No.</th> </tr> </thead> <tbody> <tr> <td><input type="text"/></td> <td><input type="text"/></td> <td><input type="text"/></td> </tr> <tr> <td><input type="text"/></td> <td><input type="text"/></td> <td><input type="text"/></td> </tr> </tbody> </table>	Year/Make	Model	Registration No.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Current value <input type="text"/> <input type="text"/>
Year/Make	Model	Registration No.								
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<input type="text"/>	<input type="text"/>	<input type="text"/>								
4. BankVic accounts <input type="text"/> <input type="text"/> <input type="text"/>	Current value <input type="text"/> <input type="text"/> <input type="text"/>									
5. Other accounts (Name of Bank or Credit Union) <input type="text"/> <input type="text"/> <input type="text"/>	Current value <input type="text"/> <input type="text"/> <input type="text"/>									
6. Home building insurer <input type="text"/>	Amount insured <input type="text"/>									
7. Contents insurer <input type="text"/>	Amount insured <input type="text"/>									
8. Other eg boat, caravan, shares <input type="text"/> <input type="text"/> <input type="text"/>	Current value <input type="text"/> <input type="text"/> <input type="text"/>									
9. Superannuation fund/s <input type="text"/> <input type="text"/>	Vested Amount <input type="text"/> <input type="text"/>									

## Liabilities

Mortgagee name and address

Mtge repay (Mly) Amount borrowed Balance now owed To be paid out

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Other loans (banks, credit unions, finance, store account and leases)

Rent/Mtge repay (Mly) Amount borrowed Balance now owed To be paid out

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Credit cards (include even if balance is nil)

Repayment amount Credit limit Balance now owed To be paid out

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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All other debt (maintenance/child support, help, tax & family indebtedness)

Repayment amount Amount borrowed Balance now owed To be paid out

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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## E. Expenditure average monthly

Rent/Board

Landlord/Agent's name and address

Continuing after loan

Yes  No

## F. Other Living Expenses

Please estimate your average monthly living expenses. Includes food, clothing, personal/entertainment, telephone, education, motor vehicle, utilities & insurance. Excluding rent/board/mortgage repayments

## G. Security details if known

Property type

House  Apartment  Unit  Townhouse  Land

Other please specify

Title Particulars

Volume  Folio

Security address

Postcode

Real estate agent/Person to arrange entry to property for valuation purposes

Company name if applicable/contact details

Contact Name

Address

Postcode

Telephone

Facsimile

## H. Solicitor/Conveyancer Information

Company Name if applicable

Address

Postcode

Email

Contact Name

Telephone

Facsimile

## I. Fee authorisation To Police Financial Services Limited

I/We agree to pay any fees incurred by Police Financial Services Limited ABN 33 087 651 661 Australian Credit Licence 240293 by such as Valuation, Title search fees, stamp duty, Titles Office registration fees, solicitors costs and any other expenses incurred in connection with this application, whether the application is approved or does not proceed.

Member no

Type of Account eg S1

Signature

## J. 100% Mortgage Offset account

Offset accounts can only be linked to BankVic standard variable or interest only variable rate loan products.

For more additional information and assistance in setting up an offset account/s, please contact your loan consultant on 13 63 73. If my/our loan application is approved please link the following as an offset account.

My existing S20 Ezepay account - available with

A new S20 Ezepay account - available with

A new S31 Investor account - available with

Send me an application for a Cheque book.  
If you currently have a Visa debit card attached to your S1 account and would like it to be linked to your S20 account, please call 13 63 73.

## K. Line of Credit Access services

### Applicant 1

- Link my existing Visa debit card
- Link a new Visa debit card
- Send me an application for a Cheque book

### Applicant 2

- Link my existing Visa debit card
- Link a new Visa debit card
- Send me an application for a Cheque book

**It is important that you read the terms and conditions in the General Information, Terms and Conditions booklet available from any branch of BankVic, on our website [bankvic.com.au](http://bankvic.com.au) or by calling 13 63 73.**

**L. Visa Credit card** Information about our credit cards is presented in an easy to understand Key Fact Sheet which is attached to this application. You can print the KFS, compare our credit cards with those of others and call us on 13 63 73 with any queries

**Note Credit card accounts are in individual names only. An additional cardholder is permitted. Joint accounts are not permitted.**

**Minimum limits: Visa Silver - \$1000 Visa Gold - \$5000**

### Applicant 1

I would like a Visa Credit card

- Visa Silver or  Visa Gold with Cash Back Rewards

I would like to apply for a credit limit of

Increments of \$500

### Applicant 2

I would like a Visa Credit card

- Visa Silver or  Visa Gold with Cash Back Rewards

I would like to apply for a credit limit of

Increments of \$500

### Balance Transfer Request (Request to transfer your existing credit card balance to your BankVic Visa Credit card)

To transfer your balance(s) from any credit or store card to our Visa Credit card, complete this section. Please read and acknowledge the Balance Transfer Terms and Conditions as contained in the Credit card Conditions of Use before applying. Your balance transfer and (if applicable) account closure request will only be processed once you have your Visa credit card.

- Yes. Minimum transfer balance of \$100.00

### Card 1

Account name

Bank

Billers code

Account/card number

Exact amount to be transferred\*

Limit

Do you authorise BankVic to arrange to close this card account?

- Yes  No

### Card 2

Account name

Bank

Billers code

Account/card number

Exact amount to be transferred\*

Limit

Do you authorise BankVic to arrange to close this card account?

- Yes  No

**Additional cardholders must be at least 15 years of age and need to be identified if not an existing member/cardholder.**

As with all signatories to accounts, an authorised signatory must have their identity verified by BankVic. Before proceeding with this application, we recommend that you read BankVic's Privacy Policy available at [bankvic.com.au/privacy](http://bankvic.com.au/privacy) which sets out key information about why we're collecting your personal information, and how we use, disclose and secure it.

Please link Additional Cardholder to:  Applicant 1 or  Applicant 2

Title  Ms  Miss  Mrs  Mr  Dr

Other

Surname

Given Name/s

Member No. if applicable

Date of Birth

Residential address

Relationship to card applicant

A Politically Exposed Person is an individual or immediate family member, or close associate of the individual who holds, or has held a prominent public position either domestically or internationally in a government body or an international organisation.

Are you, or are you a relative of, a Politically Exposed Person?

- Yes  No

Home tel.

Work tel.

Mobile

I declare that the information given by me is true and correct and complete and that this information will remain the property of BankVic. I understand that if I provide BankVic with incomplete or inaccurate information, BankVic may not be able to provide me with the product / service I am seeking. I note it is an offence under the Anti-Money Laundering and Counter Terrorism-financing Act 2006 (Cth) to give false or misleading information. I understand that BankVic will collect personal information from me that it may take steps to verify and I consent to the collection, use, handling, disclosure and verification of this information as required by legislation. I acknowledge having received a copy of the Privacy Notice of BankVic. I authorise BankVic to use personal information contained in this application for the purpose of considering this application, and if accepted, supplying and administering the facility to me. I understand that in order for BankVic to supply the facility to me, it may be necessary for BankVic to provide personal information contained in this application form to third parties used by BankVic and it's service providers

**Additional cardholder signature**

**Date**

## M. Insurances BankVic can assist you in arranging all your insurance needs.

Please contact me to arrange no obligation quotes during the loan application process

### Service Nomination

To: Police Financial Services Limited I/We nominate (Full name of person nominated)

to receive notices and other documents under the National Credit Code on behalf of me/all of us.

**Applicant 1 Signature**

**Applicant 2 Signature**

**Date**

**Important notice: Each of the persons signing this nomination is, nevertheless, entitled to receive a copy of any notice or other document under the National Credit Code. By signing this form, you are giving up the right to be provided with information direct from us. Any of the persons who have signed this form can advise us at any time in writing that they wish to cancel their nomination.**

### Declaration by Applicant. Please read before completing this form and sign below

#### Privacy Act

##### What information can be disclosed?

The Privacy Act 1988 (Cth) allows Police Financial Services Limited ABN 33 087 651 661 AFSL and Australian Credit Licence 240293 ('we', 'us', 'our', 'BankVic') and other applicable persons to disclose personal information about you when related to the primary purpose for which it was collected. In connection with providing credit to you, personal information may include **credit information** such as :

- > details to identify you and verify your identity, such as your name, sex, date of birth, current and 2 previous addresses, your current and last known employer, and your driver's licence number
  - > the fact that you have applied for credit and the amount or that we are a current credit provider to you, or that you have agreed to be a guarantor
  - > advice that payments previously notified as unpaid are no longer overdue
  - > (from 12 March 2014) information about your current or terminated consumer credit accounts and your repayment history
  - > payments overdue for at least 60 days and for which collection action has started
  - > in specified circumstances, that in our opinion you have committed a serious credit infringement
  - > the fact that credit provided to you by us has been paid or otherwise discharged, and
  - > other information about credit standing, worthiness, history or capacity that credit providers can disclose under the Privacy Act, including a credit report.
- Your sensitive information (eg, membership of a professional or trade association or health information) may also be disclosed where relevant to this application.

##### Why do we obtain information?

Before, during or after the provision of our products and services to you, we may obtain your personal information for the purpose of providing products and services to you and managing our business. When providing credit to you, this may include assessing your application for consumer or commercial credit or to be a guarantor for the applicant, assessing your credit worthiness, managing your loan or the arrangements under which your loan is funded or collecting overdue payments.

If you do not provide us with the personal information that we request, we may not be able to consider your application for credit or provide other services.

##### Who can give or obtain information?

For the purpose of providing products and services to you and managing our business, we may give information to:

- > external service providers to us, such as organisations which we use to verify your identity, payment systems operators, printing and mailing houses and research consultants
- > insurers and re-insurers, claims assessors and investigators where insurance is provided in connection with our services to you
- > superannuation funds, where superannuation services are provided to you
- > debt collecting agencies if you have not repaid a loan as required
- > organisations such as fraud reporting agencies, that may identify, investigate and/or prevent fraud, suspected fraud, crimes, suspected crimes, or other serious misconduct;
- > organisations involved in surveying or registering a security property or which otherwise have an interest in a security property;
- > our professional advisors, such as accountants, lawyers and auditors
- > information technology service providers including those who assist or support us with data storage and processing and software development
- > state or territory authorities that give assistance to facilitate the provision of home loans to individuals
- > other financial institutions, including other credit providers and their professional advisors
- > organisations with who we have an alliance or agreement for the purpose of promoting our respective products or services and agents used by us and our business partners in administering such an alliance or agreement;
- > your representative, for example, lawyer, mortgage broker, insurer, other financial institution, financial advisor or agent, as authorised by you;
- > your executor;
- > your administrator, trustee, guardian or power of attorney, your employer, referees and other person to the extent deemed necessary by BankVic in order to deliver any instruction you give us;
- > law enforcement bodies or courts; or
- > government and regulatory authorities, if required or authorised by or under Australian law.

BankVic and other credit providers may:

- > obtain a commercial and consumer credit report containing information about you from a credit reporting body
- > obtain personal information about you from your employer and any referees that you may provide
- > exchange credit information about you with each other, and
- > exchange credit information about you with any credit reporting body and any other provider of credit to you named in your credit application or a credit report from a credit reporting body.

**Credit Providers** can mean:

- > us
- > any introducer, dealer or broker referred to in the loan application
- > any lenders' mortgage or trade insurer in the event that BankVic decides to obtain lenders mortgage insurance or trade insurance in relation to your loan application;
- > any agent or contractor of ours assisting in processing the loan application, and
- > other entities involved that may be involved in a securitisation arrangement which we use to fund your loan in the securitisation of your loan, including without limitation **other credit providers** and any loan originator.

#### Overseas disclosures

We will not disclose your personal information overseas. However our third party service providers may do so. For example, our lending mortgage or trade insurers advise that the countries where they are likely to disclose your personal information include **The Philippines, USA, Canada or the United Kingdom**. 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.

### Important information about credit reporting bodies

When you apply for or hold any kind of credit with us, we may disclose information to a credit reporting body. That includes disclosing that you are in default under a credit agreement or have committed a serious credit infringement, if that is the case. Specifically, we may disclose information to or collect information from Veda Advantage, whose privacy policy and contact details are at [www.veda.com.au](http://www.veda.com.au).

Credit reporting bodies collect credit information about individuals which they provide as credit reports to credit providers and others in the credit industry to assist them in managing credit risk, collecting debts and other activities.

“Credit pre-screening” is a service for credit providers wishing to send direct marketing material about credit services. A credit reporting body uses information it holds to screen out individuals who do not meet criteria set by the credit provider. From 12 March 2014, credit reporting bodies must maintain a confidential list of individuals who have opted out of their information being used in pre-screening. To opt out of credit pre-screening, contact the credit reporting body, using the contact details on their website, referred to above. From 12 March 2014, you can also ask a credit reporting body not to use or disclose your personal information for a period if you believe on reasonable grounds that you have been or are likely to be a victim of fraud, including identity fraud.

### Disclosure to insurers and guarantors

#### Lenders’ mortgage and trade insurers

In connection with providing credit to you, a lenders’ mortgage insurer or a registered trade insurer may obtain a credit information report about you from a Credit Provider or from a credit reporting body to assess whether to provide lenders’ mortgage insurance to us in relation to an application for consumer credit, or whether to provide trade insurance to us in relation to an application for commercial credit.

#### Guarantors

In connection with providing credit to you, BankVic may give a guarantor, or a person who is considering becoming a guarantor, credit information about you for the purpose of enabling the guarantor to decide whether to act as guarantor or to keep informed about the guarantee.

### Important information about lenders’ mortgage or trade insurers

BankVic may elect to obtain Lenders’ Mortgage Insurance (LMI) when you apply for consumer credit or obtain Trade Insurance (TI) when you apply for commercial credit. Should BankVic decide to obtain either LMI or TI on your loan, the LMI or TI companies will obtain information about you from BankVic and might also share some of your personal information with BankVic, credit reporting bodies and others for the purposes of assessing whether to insure, or the risk of providing insurance to, BankVic and assessing the risk of you or any security provider defaulting on your obligations to BankVic, as well as any variation or claim under the insurance policy and other risk, internal management and compliance purposes. In this respect, these organisations may disclose your personal information to their related companies, service providers and advisers, credit reporting agencies, reinsurers and government and regulatory bodies.

The insurers may use your information for the following purposes:

- > to decide whether to insure BankVic under an LMI or TI policy;
- > to assess the risk of you defaulting on your obligations to BankVic;
- > to assess the risk of a guarantor being unable to meet a liability arising under a guarantee;
- > to administer and vary the insurance cover including for securitisation and hardship applications;
- > to verify information that BankVic collects about you;
- > to deal with claims and recovery of proceeds including, among other things, to enforce a loan in place of a lender if the LMI insurer pays out an insurance claim on your loan;
- > for a mortgage or trade insurance purpose relating to you; and
- > for any other purpose under the insurance policy the insurer issues to BankVic relating to your loan.

If you don’t provide your information to the BankVic it will not be possible for the insurer to process BankVic’s request for LMI or TI.

Where permitted by the Privacy Act, insurers may disclose your personal information to organisations overseas including their related companies (including Philippines, USA, Canada or the United Kingdom), reinsurers, service providers, (including but not limited to data consultants and IT Contractors), its agents, contractors and external advisers and government and other regulatory bodies. Overseas organisations may be required to disclose information shared with them under a foreign law. In those instances, the insurer will not be responsible for that disclosure.

The insurers may store your information in cloud or other types of networked or electronic storage and will take reasonable steps to ensure appropriate security arrangements are in place in relation to this storage. As electronic or networked storage can be accessed from various countries via an internet connection, it is not always practicable to know in which country your information may be accessed or held.

Should you wish to obtain details of the identity of the insurer of your loan and how to contact them, you should contact BankVic, who agrees to provide you with such details including where to access their privacy policy.

### Personal Information about third parties

You represent that, if at any time you supply us with personal information about another person (for example a referee), you are authorised to do so; and you agree to inform that person who we are, how to contact us, how to obtain our Privacy Policy, and that we will use and disclose their personal information for the purposes set out in this Permission and that they can gain access to that information.

### Anti-Money Laundering and Counter Terrorism-Financing Act 2006 (Cth) (AML/CTF Act)

It is an offence under the AML/CTF Act to give false and misleading information. BankVic collects personal information from you as required by the AML/CTF Act and may take steps to verify the personal information collected. In providing BankVic with this information you consent to the collection, use and disclosure of the personal information and understand that if incomplete or inaccurate the application may not proceed.

### Electronic verification

Under the AML/CTF Act, we can disclose your name, residential address and date of birth to a credit reporting body. The purpose of this disclosure is to ask the credit reporting body to assess whether the personal information disclosed matches (in whole or part) personal information about you held in their records (if any). This electronic verification process helps us to verify your identity.

The credit reporting body may prepare and provide us with an assessment by using the personal information about you and the names, residential address and dates of birth contained in its records about other individuals.

If you do not consent to us verifying your identity by electronic verification, we will provide you with an alternate verification process to identify you. If this is the case, please contact us on **13 63 73** for further information.

### Security, privacy policy, and marketing preferences

#### Security

We take all reasonable steps to ensure that all your personal information held by us, on our website or otherwise, is protected from misuse, interference and loss, and from unauthorised access, disclosure or modification.

#### Privacy Policy

Our Privacy Policy which is available on request by calling 13 63 73 or visiting a branch or on our website at [bankvic.com.au](http://bankvic.com.au) provides additional information about how we handle your personal information. It sets out how you can ask for access to personal information we hold about you and seek correction of that information. It also explains how you can complain about a breach of the Privacy Act or the Credit Reporting Privacy Code, and how we will deal with your complaint. We will give you a copy of our Privacy Policy on request.

#### Marketing preferences

The Credit Providers may use, and share with each other, information about you to inform you about products and services (unless you ask us not to). The Credit Providers may do so even if you are on the Do Not Call Register.

### Consequence of not providing your personal information

If the personal information requested is not provided, BankVic may not be in a position to provide the products or services requested.

If you answer YES to any of the following please attach details.

- Have you ever been declared bankrupt or assigned your estate for the benefit of Creditors?  Yes  No
- Are there any unsatisfied judgements against you?  Yes  No
- Are you a guarantor or indemnifier for the performance of another person(s) contract?  Yes  No

- Are you in arrears with any of your creditors stated in Section D?  Yes  No
- Have you applied for credit in any other name?  Yes  No

If you answer YES to the above question, please state name/s

**Acknowledgment**

I/We declare that the information given above is true, correct and complete and that I/we have never committed any act of Bankruptcy or had any judgements or legal proceedings against me / us.

I/We agree that this information will remain the property of BankVic.

By signing this application, you acknowledge having read and understood this permission to obtain and disclose information. You authorise the persons and organisations named above to give and obtain the information in the ways specified above until the credit is repaid in full.

**WARNING : Under the National Credit Code you may be liable to a criminal penalty if you make any false or misleading representation that is material to BankVic's decision to approve this application.**

**Applicant 1 Signature:**

**Date**

**Applicant 2 Signature:**

**Date**

Fees and charges apply. Terms and conditions and information about interest rates and fees and charges is available on application or request.

	Job No. & Date	Date provided	Op. Name	Op. No. Signature
Fees and Charges Brochure Issue Code: Fees				
Privacy Notice Issue Code: PS				
Credit Card Terms and Conditions				
NCP Part 1				
Credit Guide				
GI,T&C				
AML KYC account holder 1 verified				
AML KYC account holder 2 verified				
AML authority to operate (Additional Cardholder)				
Private Notice authority to operate				
Privacy Notice Employer				





# Credit Card Key Fact Sheet

## Key Facts about this credit card

Correct as at: 1 July 2012

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

### Description of Credit card

Product name	Visa Silver credit card
Minimum credit limit	\$1,000
Minimum repayments	Your Credit Card Schedule shows you how the minimum amount is calculated. Your monthly payments are calculated at 2.5% of your closing balance, or \$20, whichever is greater. You must also pay any past due or over limit amounts incurred. If your statement has a closing balance of less than \$20, your minimum payment is the closing balance.
Interest on purchases	Introductory rate 6.99%pa first six months then, 11.95%pa thereafter.
Interest-free period	Interest free period of up to 44 days on purchases.
Interest on cash advances	Visa cash advances are charged 11.95%pa interest on the cash advance component only.
Promotional interest rate	Introductory rate 6.99%pa first six months.
Balance transfer interest rate	If a Balance Transfer Offer applies, then the Annual Percentage Rate that applies for Balance Transfers (which is set out in the Credit Card Schedule), will apply to all Balance Transfers up until the expiry date that is set out in the Credit Card Schedule. After this expiry date has passed, the Unpaid Daily Balance that remain unpaid will be subject to the Annual Percentage Rate that applies for Non-Cash Transactions. Interest will be applied to the amount of the Balance Transfer starting from the date the balance transfer request is processed as there is no interest free period for balance transfers where the Balance Transfer is treated as a Cash Advance.
Annual fee	\$0
Late payment fee	\$9.00 - Late payment - debited on or after the day when an amount that is due for payment is not paid on or before its due date.

Product name	Visa Gold credit card
Minimum credit limit	\$5,000
Minimum repayments	Your Credit Card Schedule shows you how the minimum amount is calculated. Your monthly payments are calculated at 2.5% of your closing balance, or \$20, whichever is greater. You must also pay any past due or over limit amounts incurred. If your statement has a closing balance of less than \$20, your minimum payment is the closing balance.
Interest on purchases	Introductory rate 6.99%pa first six months then, 16.95%pa thereafter.
Interest-free period	Interest free period of up to 55 days on purchases.
Interest on cash advances	Visa cash advances are charged 16.95%pa interest on the cash advance component only.
Promotional interest rate	Introductory rate 6.99%pa first six months.
Balance transfer interest rate	If a Balance Transfer Offer applies, then the Annual Percentage Rate that applies for Balance Transfers (which is set out in the Credit Card Schedule), will apply to all Balance Transfers up until the expiry date that is set out in the Credit Card Schedule. After this expiry date has passed, the Unpaid Daily Balance that remain unpaid will be subject to the Annual Percentage Rate that applies for Non-Cash Transactions. Interest will be applied to the amount of the Balance Transfer starting from the date the balance transfer request is processed as there is no interest free period for balance transfers where the Balance Transfer is treated as a Cash Advance.
Annual fee	\$50
Late payment fee	\$9.00 - Late payment - debited on or after the day when an amount that is due for payment is not paid on or before its due date.

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 [bankvic.com.au](http://bankvic.com.au)

For more information on choosing and using credit cards visit the ASIC consumer website at [www.moneysmart.gov.au](http://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 [bankvic.com.au/cc-KFS](http://bankvic.com.au/cc-KFS) or by contacting us on 13 63 73.

**Please retain this document.**