



BankVic

Application for Visa credit card

How to lodge your application:

bankvic.com.au

13 63 73

loans@bankvic.com.au

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

Visit a branch

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.

A. Type of card

I would like to apply for credit card limit: \$

Visa Silver (minimum \$1,000 then increments of \$500) **OR**

Visa Gold with Cashback Rewards (minimum \$5,000 then increments of \$500)

Is this loan predominantly or wholly for business or commercial purposes? Yes No

Before proceeding with this application, we recommend that you read BankVic's Privacy Policy available at 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

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

Home tel.

Business tel.

Mobile

Email

C. Employment details

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

Fortnightly/Monthly (gross - attach evidence) \$

Other income (inc. Gov't benefits - attach evidence) \$

Assets

1. Own home (list address)

Current value

\$

2. Investment home/land (list address)

Current value

\$

\$

D. Your financial position (continued)

Assets

3. Vehicle:Year	Make	Model	Registration No.	Current value
				\$
				\$

4. BankVic accounts

	Current value
	\$
	\$
	\$

5. Other accounts (Name of Bank or Credit Union)

	Current value
	\$
	\$
	\$

6. Home building insurer

	Amount insured
	\$

7. Contents insurer

	Amount insured
	\$

8. Other eg boat, caravan, shares

	Current value
	\$
	\$

9. Superannuation fund/s

	Vested Amount
	\$
	\$

Liabilities

Mortgagee name and address	Mtge repay (Mly)	Amount borrowed	Balance now owed	To be paid out
	\$	\$	\$	<input type="checkbox"/> Y/N

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="checkbox"/> Y/N
	\$	\$	\$	<input type="checkbox"/> Y/N
	\$	\$	\$	<input type="checkbox"/> Y/N

Credit cards (include even if balance is nil)	Repayment amount	Credit limit	Balance now owed	To be paid out
	\$	\$	\$	<input type="checkbox"/> Y/N
	\$	\$	\$	<input type="checkbox"/> Y/N
	\$	\$	\$	<input type="checkbox"/> Y/N

All other debt (maintenance/child support, help, tax & family indebtedness)	Repayment amount	Amount borrowed	Balance now owed	To be paid out
	\$	\$	\$	<input type="checkbox"/> Y/N
	\$	\$	\$	<input type="checkbox"/> Y/N

E. Expenditure average monthly

Rent/Board \$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Landlord/Agent's name and address <input type="text"/> <input type="text"/>	Continuing after loan <input type="checkbox"/> Yes <input type="checkbox"/> No
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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. 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 BankVic 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 Biller code

Card 2

Account name

Bank Biller code

Account/card number

Exact amount to be transferred \$ Limit \$

Do you authorise BankVic to arrange to close this card account?
 Yes No

Account/card number

Exact amount to be transferred \$ Limit \$

Do you authorise BankVic to arrange to close this card account?
 Yes No

H. Additional Cardholder Would you like an additional card on the same account. Must be at least 15 years of age and need to be identified if not an existing member/cardholder.

Before proceeding with this application, we recommend that you read BankVic’s Privacy Policy available at 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.

Title Ms Miss Mrs Mr Dr
 Other

Surname

Given name/s

Date of birth

Member No. if applicable

Residential address Postcode

Relationship to card applicant

Home tel.

Business 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.

Date

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

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

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

J. Declaration by Applicant. Please read and sign overleaf

Before completing this form,

- you must read the Credit card Conditions of Use, Credit Terms and Conditions, including Balance Transfer and Rewards Terms and Conditions; and
- if you are applying for a additional card, you must read the General Information, Terms and Conditions on subsidiary cards that covers your liability for debts incurred by the additional cardholder and the procedures for stopping or cancelling an additional card; Visa Credit card Terms and conditions are made available to you with this application and are also available on request and on our website bankvic.com.au or you can request a copy by phone 13 63 73 or when you next visit a branch.

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, 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
 - > 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 whom 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 personal 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 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. 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.

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.

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 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.

Balance Transfer

A Balance Transfer is when an amount owing on another Australian issued credit card is transferred to a BankVic Credit card account following the submission and approval of the account holder’s request to do so.

I acknowledge that

- > BankVic may accept balance transfers of \$100 or more from credit cards issued by banks, other financial institutions and/or store cards.
- > Only the account holder(s) (the Primary Cardholder(s)) of the account balance being transferred can request a balance transfer to a BankVic Credit card account.
- > A Balance Transfer and (if applicable) account closure request will only be processed once I activate my Visa Credit card. Payments to nominated credit/store card issuer(s) will usually be made within 14 business days of BankVic receiving a balance transfer request.
- > BankVic is not responsible for any delays in processing a request.
- > Until the balance is transferred, I must continue to make payments on the nominated account(s) in accordance with the terms and conditions of those accounts.
- > I am also responsible for paying any remaining balance, interest, fees and charges after the transfer. If the balance transfer is processed, it will appear on the next statement of account.
- > BankVic reserves the right to refuse a Balance Transfer for any reason, including but not limited to:
 - the balance requested to be transferred relates to other BankVic loans or overdrafts;
 - the balance requested to be transferred relates to credit cards and/or store cards issued outside Australia;
 - the balance transfer will result in the balance of the Card Account reaching or exceeding 95% of its credit limit;
 - if I am in default of the Visa credit card Conditions of Use; or
 - if the credit and/or store card account(s) from which I wish to transfer a balance(s) is/are in default at the time BankVic receives this application.
- > If the amount I wish to transfer will cause me to exceed the approved credit limit on my Card Account, BankVic may only transfer such amount so that the card account will reach 95% of its credit limit.
- > 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.
- > BankVic will treat other balance transfers as cash advances.
- > I should refer to the Visa Credit card Conditions of Use for the full provisions on Balance Transfers.

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 declare that the information given above is true, correct and complete and that I have never been subject to bankruptcy or had any judgements or legal proceedings against me in regard to monies owed.

I 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.

Signature of Applicant

Date

/
 /

We undertake to comply with the ePayments Code in our dealings with you.

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

Office Use Only	Job No. & Date	Date provided	Op. Name	Op. No. Signature
Credit card Terms and Conditions				
Privacy Notice				
NCP Part 1				
Fees and Charges Brochure Issue Code: Fees				
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				
Approval letter issued				
Balance transfer effected				
Card/s issued to both account holder and additional card holder				
CCI issued				
Gold Credit card insurance				

**BankVic**

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	Product name	Visa Gold credit card
Minimum credit limit	\$1,000	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.	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 on purchases	Introductory rate 6.99%pa first six months then, 16.95%pa thereafter
Interest-free period	Interest free period of up to 44 days on purchases	Interest-free period	Interest free period of up to 55 days on purchases
Interest on cash advances	Visa cash advances are charged 11.95%pa interest on the cash advance component only.	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	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.	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	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.	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

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 bankvic.com.au/cc-KFS or by contacting us on 13 63 73.

Please retain this document.

