

Application for BankVic Visa credit card



How to lodge your application:



bankvic.com.au



loans@bankvic.com.au



mobile banker appointment



Visit a branch



13 63 73

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

TYPE OF CARD

Visa Silver (Minimum \$1,000) Visa Gold with Cashback Rewards (Minimum \$5,000)

I would like to apply for a credit limit of

\$

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.

YOUR DETAILS

Member no
If applicable

Title Ms Miss Mrs Mr

Surname

Given name/s

Date of birth / /

Drivers Licence no.

Marital status Single Married/De facto

No. of dependant/s

Residential address

Postcode Commencement of residence MM/YY /

Current residential status Owned outright Mortgage Renting/boarding Other

Previous address
if less than 3 years
at above address

Postcode Commencement of residence MM/YY /

Mailing address
if different than
residential address Postcode

Phone number

Email

Are you a permanent resident of Australia? Yes No

Are you a citizen of a country other than Australia? Yes No

If yes, please list all countries of citizenship

EMPLOYMENT DETAILS

Occupation

Full time Part time Casual @ hours p/w

Currently on probation? Yes No

Employer name

Employer address

Postcode Commencement date MM/YY /

Previous employer name

Tenure

ABOUT YOUR FINANCIAL SITUATION

What do you earn?

Please tell us your annual earnings

Annual gross income from main employment

Other income

\$

\$

ABOUT YOUR FINANCIAL SITUATION (CONTINUED)

What do you own?

Please list any of the assets held outside of BankVic

Asset	Description			Current value
Home				\$
Vehicle/s		Year/Make	Model	\$
Vehicle/s		Year/Make	Model	\$
Savings				\$
Shares				\$
Superannuation				\$
Household contents				\$
Other assets or investments				\$

What do you owe?

Please list any of the liabilities held outside of BankVic

Type of Finance	Description	Remaining term (years)	Limit	Balance	Monthly installment
Home loan			\$	\$	\$
Investment loan			\$	\$	\$
Personal loans			\$	\$	\$
Car loans			\$	\$	\$
Credit cards/Store cards			\$	\$	\$
Credit cards/Store cards			\$	\$	\$
Other			\$	\$	\$
Other			\$	\$	\$

What do you spend?

Please estimate your monthly costs of living

	Amount per month		Amount per month
Rent/Board	\$	Education/child expenses (childcare fees, school fees)	\$
General (food, clothing, entertainment)	\$	Travel (public transport, vehicle running costs, registration, petrol)	\$
Utilities (water, electricity, gas, phone, internet)	\$	Insurance (home, vehicle, health, contents)	\$
Medical and health expenses	\$	Other	\$

BALANCE TRANSFER REQUEST

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 BankVic 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.

BALANCE TRANSFER REQUEST (CONTINUED)

I authorise BankVic to transfer the balance of the credit card/store account listed below to my BankVic Visa credit card.

Card 1

Account name

Bank Biller code

Account/card number

Exact amount to be transferred
\$

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

Card 2

Account name

Bank Biller code

Account/card number

Exact amount to be transferred
\$

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

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.

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 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 its service providers.

Member no

Title Ms Miss Mrs Mr

Surname

Given name/s

Date of birth

Residential address

Relationship to card applicant Postcode

Phone number

Additional cardholder signature Date

CREDIT LIMIT INCREASE INVITATIONS CONSENT

If you would like to receive credit limit invitations for your credit card account from us, please sign below (this is optional)

I consent to you sending me invitations to increase my credit limit, from time to time.

Signature Date

I am aware that:

- It is up to me whether to apply for credit limit increases
- When I apply, it is your decision whether to approve my application for an increase in my credit limit
- I can withdraw this consent at any time by contacting you

EXPECTED CHANGE IN FINANCIAL POSITION

Do you expect any significant change to your financial situation over the next three years that would adversely impact your ability to meet credit card repayments?

Yes No

If yes, what is the nature of the expected change?

- Temporary decrease in disposable income
- Permanent decrease in disposable income
- Anticipated large expenditure

Please specify the nature of the expected change such as maternity leave, loss of employment, reduced working hours, retirement, full time study, carer responsibilities, medical treatment, end of interest free period etc.

How will you continue to make repayments?

- Use existing savings
- Securing additional income
- My application reflects the changes
- Reduce expenditure
- Sale of asset/s
- Other (please specify)

PRIVACY CONSENT

What information can be disclosed?

The Privacy Act 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
- 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
- external organisations, such as The Police Association of Victoria to confirm membership and Qantas in regards to Frequent Flyer membership and points
- 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 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;
- 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. 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.

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.

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.

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.

ELECTRONIC CONSENT

I consent to receive notices and other documents electronically and consent that upon giving this consent:

- Paper documents and notices may no longer be given;
- Electronic communication must be regularly checked for documents and notices;
- Notices and documents may be sent by email, or provide a notice in an email that documents are displayed on and can be retrieved from a website;
- I may withdraw my consent to the giving of notices and documents at any time; and
- I have facilities to enable us to print notices and documents sent to me electronically.

DECLARATIONS

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

- Have you or your spouse ever been declared bankrupt? Yes No
- Are there any unsatisfied judgements against you or any company of which either you or your spouse, are or any company of which either you or your spouse are or were a shareholder officer? Or are there any judgments, garnishees or other legal proceedings against you? Yes No
- Are you a guarantor or indemnifier for the performance of another person(s) contract? Yes No
- Have you applied for credit in any other name? Yes No
- Are you in arrears with any of your creditors stated in Your Financial Situation? Yes No
- Have you, or your spouse, ever been shareholders or officers of any company to which a manager, receiver, and/or liquidator has been appointed? Yes No
- Are you, or are you a relative of, a Politically Exposed Person?
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. Yes No

ACKNOWLEDGMENT

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 an additional card, you must read the [General Information, Terms and Conditions on subsidiary cards that covers your liability for debts incurred by the additional card holder and the procedures for stopping or canceling 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.

I declare that I have no other debts other than those listed on this application.

I declare that all information contained in this application is true and correct and I make this solemn declaration conscientiously believing the same to be true.

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 Signature

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 are available on application or request.

Credit card Key Fact Sheet

KEY FACTS ABOUT THIS CREDIT CARD

Correct as at: 17 April 2018

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
Promotional interest rate	Introductory rate 6.99%pa first six months	Promotional interest rate	Introductory rate 6.99%pa first six months
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.
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	\$15.00 - 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	\$15.00 - 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 www.bankvic.com.au

For more information on choosing and using credit cards visit the ASIC consumer website 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 www.bankvic.com.au or by contacting us on 13 63 73.

Please retain this document.