

Teachers Credit card application

What are your personal details?

Title Mr Mrs Ms Miss Other Member no.

Given names Surname

Date of birth Driver's licence no.

How many people are financially dependent on you? What are their ages?

Street no. & name

Suburb State Postcode

No of years and months at address Residential status do you: Own Rent Board Buying/Mortgage

Postal address (if different from above)

Suburb State Postcode

Previous residential address, if current address is less than 2 years No. of years/months at this address

Suburb State Postcode

Home phone Work phone Mobile phone

Email

Name of nearest relative not living with you Relationship

Residential address of relative

Suburb State Postcode

Home phone Work phone Mobile phone

What are your employment and financial details?

Name of current employer

Address of current employer

Suburb State Postcode

Employer's phone Length of service - years/months Occupation

Are you: Permanent Temporary Casual

Name of previous employer, if current employer is less than 2 years

Employer's phone Length of service - years/months Occupation

Were you: Permanent Temporary Casual

What do you own?

Property at	Estimated value	Motor vehicle(s)	Year	Estimated value
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
Total shares/savings/investments <input type="text"/>	Estimated value <input type="text"/>	Total estimated value of all your other assets <input type="text"/>		\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>			

Your fortnightly position

Show your total fortnightly income *after tax* and attach evidence as applicable

(e.g. payslips, tax statements, rental income, etc)

\$

Show the total of your following fortnightly expenses (exclude other general living expenses). For joint income households please only show your share/portion.

▶ mortgage loans

\$

▶ rent/board

\$

▶ personal loans/other loans

\$

Basic spending (e.g. food, clothing, transport, etc)

\$

Discretionary spending (e.g. gym membership, pay TV, etc)

\$

Other credit card/store cards

Card issuer	Card limit	Balance owing
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>

What credit limit would you like?

I am applying for a credit card limit of (Minimum \$1,000. Maximum \$25,000)

\$

Approval is subject to our assessment criteria.

What else would you like?

An additional card

Title Mr Mrs Ms Miss Other

Date of birth

Given names

Surname

Please note, if the additional cardholder is not a signatory to another account held with us it will be necessary to complete a Certify Identity - Adult form for us to verify their identity (available by contacting us or on our website). Otherwise, please provide details here:

Name of account to which additional cardholder is signatory

Member no.

Transfer an outstanding balance from another credit or store card (for multiple balance transfers please photocopy this form)

Yes, please arrange as follows:

Card type MasterCard Visa Other

Card Issuer

Name on card

BPAY Biller Code

Customer reference no.

Amount to be transferred \$ (minimum amount \$500.00)

Automatic repayments?

Yes. Please arrange for my **minimum** payment due to be automatically paid monthly from my Everyday account

Member no

Yes. Please arrange for my **total outstanding** payment due to be automatically paid monthly from my Everyday account

Member no

Credit card consent

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

I consent to your 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.

Acknowledgements, terms and conditions, privacy and consent

- ▶ By signing below I acknowledge I have read and agreed to the Privacy consent and Balance transfer conditions and that my credit limit will be notified to me on approval of this application for credit.
- ▶ I authorise Teachers Mutual Bank Limited to offer me a lower credit limit if I do not qualify for the credit limit for which I apply. I can decide whether or not I wish to accept the offer.
- ▶ I represent that, if at any time I supply the Bank with personal information about another person (for example a referee), I am authorised to do so; and I agree to inform that person who the Bank is, how to contact the Bank, and how to obtain the Bank's Privacy Policy and that the Bank will use and disclose their personal information for the purposes set out in this application and that they can gain access to that information by contacting the Bank.

Balance transfer terms and conditions

- ▶ In authorising Teachers Mutual Bank Limited to transfer any funds to pay an outstanding balance from another credit/store card account(s), it is not the responsibility of the Bank, to arrange closure of the account(s). This is your responsibility. Once your balance transfer has been forwarded to the organisation you have nominated, no responsibility will be accepted by the Bank for delays in processing the payment.
- ▶ The Bank may refuse or limit any balance transfer request at its discretion.
- ▶ The Bank will not process balance transfer requests:
 - ▶ for amounts less than A\$500; or
 - ▶ for amounts exceeding the available credit limit on your Credit card account; or
 - ▶ if your account with the Bank, is delinquent.
- ▶ The Bank will not be liable for any overdue payment or interest incurred on the account we are transferring the payment to. You must pay interest charged by the Bank on balance transfers at the applicable Annual Percentage Rate. Interest applies from the date of funding your balance transfer request, until you repay the transferred amount in full.

Privacy consent – lending

We have already provided you with our Privacy Statement-Banking advising you how we collect, hold, use and disclose personal information about you. This Privacy Consent provides information on (and seeks your consent for) certain additional matters when you seek a credit facility from us.

What information do we hold and collect when you apply for credit?

We will collect:

- ▶ your name, date of birth and evidence of identity
- ▶ information about your financial position
- ▶ confirmation of your financial position and
- ▶ your current credit history.

How do we collect information about you?

We will collect information about:

- ▶ you and your financial position from you directly and
- ▶ your credit history in a report from a credit reporting body.

We also collect and hold personal information as required by law, more specifically to:

- ▶ enter your details in our register of members, as required by the *Corporations Act*
- ▶ verify your identity as required by the *Anti- Money Laundering and Counter Terrorism-Financing Act* and
- ▶ assess your capacity to repay a loan as required under the *National Consumer Credit Protection Act*

What information we use from your credit report

We use your credit report to check if what you have told us about your financial history is correct.

We look at the following information:

- ▶ what are your current loans
- ▶ for what credit you have applied
- ▶ if available, your repayment history on any credit facility and your default history
- ▶ any payment defaults reported by service providers such as telecommunications and energy companies
- ▶ whether there are any judgments against you
- ▶ whether you are or have recently been subject to an insolvency arrangement or are bankrupt and
- ▶ whether you have committed any serious credit infringements.

Your credit report will usually only contain information from the past 5 years. It may contain information from up to the past 7 years if you have committed a serious credit infringement.

We may ask you to explain why your credit report differs from your stated financial history.

We may derive our own data from your credit reporting information.

What if you do not wish to provide us with information?

If you do not give us the personal information we require, we may not be able to provide you with the financial service, product or financial accommodation for which you have applied.

Providing information about you to credit reporting bodies

The credit reporting body to whom we disclose information is Veda Advantage (Veda).

From 12 March 2014, we will pass on to Veda the information we have collected regarding your loan history with us, including whether you have met your payment obligations, when payments are due and when you have paid.

We may also advise Veda if you commit a serious credit infringement.

Any information we pass to Veda may be included in credit reports and made available to other credit providers to assist them to assess your credit worthiness with regard to any applications for credit you may make.

Veda's website is at veda.com.au. At Veda's website, you can, amongst other things, view their privacy policy and, should you wish, arrange to access your credit file.

You can ask Veda 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 information about you if you reasonably believe that you have been or are likely to be a victim of fraud.

Providing personal information about you to others

In providing our financial services and products to you, it may be necessary for us to disclose personal information about you to other organisations. We only disclose personal information about you to the extent necessary to provide you with our products and services and to the extent permitted or required by law. The types of organisations to which we can disclose personal information about you to include:

- ▶ organisations that provide information to verify identity
- ▶ solicitors, conveyancers, accountants, brokers and agents who represent you
- ▶ contractors for statement printing and mail out, card and cheque production, market research or direct marketing
- ▶ contractors providing services to enable transactions
- ▶ affiliated product and service suppliers to provide information to you about their services and products
- ▶ credit reporting bodies and other credit providers that have previously provided credit to you
- ▶ your employer – to verify employment
- ▶ property valuers and insurers – for property loans
- ▶ lenders mortgage insurers
- ▶ mortgage documentation services
- ▶ trustee and manager of securitised loan programs
- ▶ any proposed guarantor of a credit facility for which you have applied
- ▶ debt collection agencies, lawyers, process servers
- ▶ external dispute resolution bodies, if there is a dispute and
- ▶ our auditors.

We take reasonable steps to ensure that organisations are bound by adequate confidentiality and privacy obligations in order to protect personal information about you.

We will also disclose information about you to law enforcement and government agencies as required by law.

Our Privacy Framework

Our Privacy Framework, which includes our Privacy Policy, Privacy Statement-Banking, Credit Reporting Policy and Privacy Consent Lending is available on our website. Our Privacy Framework contains information about:

- ▶ how you can access credit information about you and credit eligibility information held by us
- ▶ how you can seek correction of that credit information and credit eligibility information
- ▶ how you may complain if you think we may have breached your privacy and
- ▶ how we will deal with your complaint.

Disclosure to overseas recipients

Depending on our commercial arrangements, we may disclose personal information about you to business partners with operations overseas. If we do so, we will ensure that personal information about you is handled and kept secure in the same way as it is in Australia.

How to contact us

Teachers Mutual Bank Limited

ABN 30 087 650 459 AFSL/Australian Credit Licence 238981

Website: tmbank.com.au

Email: privacy@tmbank.com.au

Tel: 13 12 21 (From overseas - +61 2 9735 9111)

Mail: PO Box 7501, SILVERWATER NSW 2128

For our branch locations, please refer to our website.

Consents and notices

- I consent to you communicating any offer and loan contract to me electronically. I will keep my contact details, especially my email address, up to date and check it regularly for notifications from you. If I have chosen to receive the offer and loan contract electronically you will not forward a paper offer and loan contract to me, unless it is necessary for you to do so. I may change my preference for how the offer and loan contract is sent to me at any time.

By signing below, you authorise Teachers Mutual Bank Limited to collect, hold, use and disclose personal information as set out in this Privacy Consent. Please note that, as well as all the matters covered above in this consent, giving us your consent enables us to provide information concerning you, your financial position, transaction history and details of the credit you have applied for, to any prospective guarantor of your loan.

Cardholder

Signature	Date
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Additional cardholder (if applicable)


Signature	Date
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Please attach:

To transfer an outstanding balance, a copy of your most recent credit or store card statement

Office use only	Member no	<input type="text"/>
	Operator no	<input type="text"/>
	Date actioned	<input type="text"/>
	Sig verified by	<input type="text"/>

Returning this form

 Teachers Mutual Bank, Reply Paid 7501 Silverwater NSW 2128

 (02) 9704 8245

KEY FACTS ABOUT THIS CREDIT CARD

Correct as at: 1st October 2012



Australian Credit Licence: 238981

Description of credit card	
Product name	Teachers Credit Card
Minimum credit limit	\$1,000
Minimum repayments	3% of the closing debit balance as per the monthly statement, rounded up to the nearest dollar, by the date due as stated on the monthly statement
Interest on purchases	11.50% p.a.
Interest-free period	Up to 55 days on purchases
Interest on cash advances	11.50% p.a.
Promotional interest rate	7.90% for first 6 months
Annual fee	\$0
Late payment fee	\$10 and is payable when the minimum payment is not received by the due date as indicated on the statement

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.tmbank.com.au/fees**

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 **www.tmbank.com.au/creditcardfactsheet**