

Credit Card Limit Increase Application

USE THIS FORM TO: Request an increase to your Great Southern Bank Credit Card limit.

ARE YOU ELIGIBLE?

Before completing this form, please make sure you meet the following criteria:

I've had my Great Southern Bank Credit Card Account for at least 3 months.

My credit card account is not overlimit/overdue.

I have not decreased my limit in the last 3 months.

1 PRIMARY CARDHOLDER'S DETAILS

Customer number:

Title Surname

Given name(s)

Date of birth

Email address

Mobile phone

Unit number

Street number

Street name and type

Suburb

State

Postcode

Marital status:

Is your partner financially independent?

Yes

No

N/A

Number of dependents:

Age of dependents:

Credit card number:

XX XXXX

Please enter the first six and last four digits of your credit card number.

New credit limit requested: \$

If you are not eligible for the requested credit limit, we may provide you with a lower limit.

2 EMPLOYMENT DETAILS

Employment status:

Employment industry:

Employment name:

Employer address

Suburb

State

Postcode

Time with employer:

years

months

3 FINANCIAL DETAILS

Gross fortnightly income:

Other gross fortnightly income (e.g. rent, dividends, interest, investments):

Assets	Value	Liabilities	Original Loan Amount/Limit	Current balance	Total monthly repayment	Your share of monthly repayment	Lender
Home - Residence	\$	Home Loan (Owner Occupied)	\$	\$	\$	%	
		Home Loan (Investment)	\$	\$	\$	%	
Investment Property (Residential)	\$	Personal Loan	\$	\$	\$	%	
		Car Loan	\$	\$	\$	%	
Investment Property (Commercial)	\$	Credit Card	\$	\$	\$	%	
		Charge Card	\$	\$	\$	%	
Motor Vehicle	\$	Line of Credit	\$	\$	\$	%	
		Lease / Hire Purchase	\$	\$	\$	%	
Savings	\$	Overdraft	\$	\$	\$	%	
		Tax / HELP Debt	\$	\$	\$	%	
Investments	\$	Other Liability	\$	\$	\$	%	

Expenses	Your share of monthly payments
Rent or board	\$
Groceries	\$
Transport (e.g. vehicle maintenance and registration, petrol, parking and public transport)	\$
Phone, internet & media (e.g. mobile, internet, pay TV, media streaming)	\$
Basic insurance (i.e. home, contents and motor vehicle insurances. All other insurances including health, investment properties or recreational vehicles should be added to 'Other'.)	\$
Medical & health (e.g. doctor, dentist, medication and pharmaceutical)	\$
Basic home property expenses (e.g. rates, electricity, water, gas and maintenance. Body corporate and strata fees should be added under 'Other' as well as any costs associated with investment properties.)	\$
Clothing & personal care (e.g. clothes, shoes, haircuts, cosmetics)	\$
Recreation & entertainment (e.g. holidays, hobbies, gym memberships, take-away, restaurants and alcohol)	\$
Public & tertiary education (e.g. uniforms, textbooks, stationery. Excludes HECS/HELP debts)	\$
Childcare (e.g. crèche, kindergarten, nannies)	\$
Other (any other general living expenses not captured above)	\$
TOTAL	\$

Are you aware of any foreseeable changes in your financial circumstances? This may include current and future impacts to your employment as a result of COVID-19.

Yes No

If yes, please provide details:

4 PRIVACY NOTICE

Great Southern Bank Privacy Notice

In this privacy notice, “we”, “us”, “our” means Credit Union Australia Limited (trading as Great Southern Bank), CUA Management Pty Ltd and Credicorp Insurance Pty Ltd (“Great Southern Bank”).

How we collect your personal information

We collect information directly from you and from third parties. Those third parties are listed below. Every time you apply for a product or service we’ll let you know what information we need and who we will collect it from.

Why we collect your personal information

We use your information to identify you, assess your credit worthiness, set up and manage your membership, accounts and relationship with Great Southern Bank (including related rewards and insurance programs) and to undertake research and development. In many instances, collection of your information is required by law, for example, under the Anti-Money Laundering and Counter Terrorism Financing Act 2006, the Insurance Contracts Act 1984 and the National Consumer Credit Protection Act 2009. Without collecting your information we may not be able to provide you with our products.

We also use your information for other purposes, including keeping you informed about products and services issued or distributed by Great Southern Bank and trusted third parties.

Who we share information with

We may collect and disclose your personal information from and to third parties including:

- Our agents, assignees and contractors
- Our service providers including those used for identity verification, software/IT support, account management (including payments), mailing material to you, member and product research and accounting, legal and audit services
- Your referees, employers and tax agents
- Government agencies when required or authorised by law
- Courts and dispute resolution schemes
- CUA Group entities
- Credit reporting bodies and other credit providers (including second mortgagees)

- Managers and funding providers of securitisation facilities
- Insurers and re-insurers for policies taken out through Great Southern Bank
- Organisations involved in the administration of our rewards programs
- Debt collection agencies, settlement agencies and valuers
- Guarantors and joint-borrowers
- Other organisations with your consent

We also share limited information, such as your email address, with data aggregators and analysts (including social media and virtual community providers). This helps us provide you with more personalised and timely communications. If you’re uncomfortable with this please let us know and we won’t use or share your information in this way.

We may also disclose your personal information to trusted third parties depending on the products or services you want. We’ll tell you who they are when you apply for that product or service, and refer you to their privacy policy. Some of our service providers are located overseas. Our privacy policy lists the countries where they’re located.

Further information

The Great Southern Bank Group Privacy Policy, at www.greatsouthernbank.com.au/privacy-policy or in hard copy on request, includes details about:

- how you can access your information;
- how you can correct information you believe to be inaccurate or incomplete;
- credit reporting including the name and contact details of credit reporting bodies to which we disclose your information, the types of information we disclose and your rights in relation to that information; and
- what to do if you believe that we have breached the Privacy Act, Australian Privacy Principles or the Privacy (Credit Reporting) Code, and how we will handle your complaint.

All privacy queries can be referred to our Privacy Dispute Officer by emailing privacydisputes@gsb.com.au, phoning 133 282, or writing to GPO Box 100, Brisbane QLD 4001.

5 ACKNOWLEDGEMENTS AND CONSENTS

I authorise Great Southern Bank to process this request. I agree to each of the acknowledgements and consents set out below:

- Great Southern Bank may receive information from and disclose information (including credit reporting information, credit information and credit eligibility information) to credit reporting bodies and other credit providers to assess my creditworthiness.
- Where I have supplied Great Southern Bank with personal information about another individual (e.g. an employer or referee), I have made that person aware that Great Southern Bank may contact them in relation to my application or to verify income and employment.
- Any information I provide to Great Southern Bank during our relationship will be true and complete and I will not withhold any information on my financial position or commitments, or any change in my financial position or commitments that may be of interest to Great Southern Bank.

Note: If you do not wish to receive marketing communications from us please let us know by calling us or visiting your Great Southern Bank branch.

Signature

Date

DOCUMENT CHECKLIST

Please attach copies of the following documents and indicate by ticking the relevant box(es):

Full or part time employees

Latest payslip 1 month year-to-date
OR
1 month bank statement

Casual or temporary employees

Latest payslip 6 months year-to-date
OR
6 months bank statement

Contract

Current contract AND
Latest payslip 6 months year-to-date
OR
6 months bank statement

Self employed:

Most recent tax return & ATO Notice
of Assessment

Australian Government Benefits or Superannuation

Latest benefits or superannuation
statement

Once you have completed this form:



Email it to:
creditcardapplication@gsb.com.au



Drop it into a branch



Mail it to:
Credit Card Applications
GPO BOX 100, Brisbane QLD 4001

We're here to help

If you need assistance completing this form, call us on **1300 367 672** or drop into your local branch.

INTERNAL USE ONLY

SECTION 1 Completed by staff member receiving the form

Form submitted:
Banking Support
Branch
Contact centre
Secure Email in Great Southern Bank
Online Banking

Identity confirmed:
I have verified the customer's identity
The customer has verbally confirmed
and consented to the above request
(Contact centre only)

Received by:

Staff name:

Employee ID:

Date processed:

SECTION 2 Completed by staff member processing the form

Processed by:

Staff name:

Employee ID:

Date processed:

Checked by:

Staff name:

Employee ID:

Date processed: