

Credit Card Application Form

USE THIS FORM TO: Apply for a Great Southern Bank Credit Card.

Before you apply, check out all the details of our credit cards at greatsouthernbank.com.au, to help choose the card that's right for you. You can also refer to the attached Key Facts Sheet to compare our cards.

All questions and sections of this application **MUST** be completed. Failure to do so may cause a delay in processing your application. Please print and use a black ink pen.

1 MINIMUM APPLICATION CRITERIA

In order to apply, you must:

- Be a Permanent Australian resident aged 18 years or over
- Receive a regular income
- Have had no bankruptcy or insolvency in the last 5 years

2 YOUR CREDIT CARD

Low Rate Credit Card

Platinum Credit Card

Please specify your preferred credit limit

Product minimums are:

Low Rate Credit Card - \$500

Platinum Credit Card - \$5,000

Note: The credit limit we offer you may be lower than your preferred limit. We will offer the highest limit we can (up to your preferred limit) based on your application and our lending policy.

3 YOUR DETAILS

Are you an existing Great Southern Bank customer?		Yes	No	Customer number:	
Title	Surname	Given name(s)			
Date of birth		Email address			
Mobile phone	Number of dependents		Age of dependents		
Driver's licence number	State of issue	Driver's Licence card number		Expiry date	
Marital status (pick one)	Married	Single	Defacto	Divorced/Separated	Widowed
Is your partner financially independent?	Yes	No	N/A		
Residential status	Home owner	Mortgage	Renting	Living with parents	Boarding
	Other				

Current Residential address (PO Box not acceptable)

Time at this address: years months

Unit number Street number Street name and type

Suburb State Postcode

3 YOUR DETAILS (CONTINUED)

Previous residential address (if current address is less than 2 years)

Time at this address: years months

Unit number Street number Street name and type

Suburb

State

Postcode

4 TAX RESIDENCY

Are you a resident of Australia for tax purposes? Yes No

Are you a US citizen or a US resident for tax purposes?ⁱ Yes No

If yes, please provide Taxpayer Identification Number (US TIN):

Are you a resident for tax purposes in any other jurisdiction? Yes No

If yes, If yes, please provide the country(ies) of residency and their TIN:

If a TIN is not provided, please provide the reason:

A: The country does not issue TINs

B: I do not have a TIN for this country

C: The country does not require me to disclose my TIN. (**Note:** Only select this reason if the domestic law of the jurisdiction does not require the disclosure of the TIN issued by the jurisdiction.)

	Country of tax residence	TIN ⁱⁱ (see note 2 below)	Reason A, B or C if no TIN
1			
2			
3			

If reason B provided, please explain why you're unable to obtain a TIN:

1	
2	
3	

Australian financial institutions (such as Great Southern Bank) are required under the Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standard (CRS) to report on accounts held by their foreign account holders. To accurately report to the ATO, Great Southern Bank requires information regarding your tax residency and Tax Identification Number. For further information on the reasons for collecting this information please refer to the ATO website: <https://www.ato.gov.au/Individuals/Investments-and-assets/In-detail/Foreign-tax-resident-reporting/>

i Generally, all U.S. citizens and U.S. residents are treated as U.S. tax residents. The link below provides an overview of the tax residency rules applicable in jurisdictions that are committed to automatically exchanging information under the CRS: <http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/#d.en.347760>

ii The TIN is a number assigned by a government to an individual or business for identification and record keeping purposes. For example, a tax file number in Australia or a Social Security Number in the U.S. For CRS, this includes the functional equivalent in the absence of a TIN. The link below provides an overview of domestic rules in certain jurisdictions governing the issuance, structure, use and validity of TINs or their functional equivalents: <http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-identification-numbers/#d.en.347759>

5 EMPLOYMENT DETAILS

Employment status

Employer industry

Employer name

Time with employer

years months

Previous employer details (if less than 2 years with current employer)

Employment status

Employer industry

Employer name

Time with employer

years months

6 FINANCIAL DETAILS

Gross fortnightly income:

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

Liabilities	Original Loan Amount/Limit	Current balance	Total monthly repayment	Your share of monthly repayment	Lender
Home Loan (Owner Occupied)	\$	\$	\$	%	
Home Loan (Investment)	\$	\$	\$	%	
Personal Loan	\$	\$	\$	%	
Car Loan	\$	\$	\$	%	
Credit Card	\$	\$	\$	%	
Charge Card	\$	\$	\$	%	
Line of Credit	\$	\$	\$	%	
Lease / Hire Purchase	\$	\$	\$	%	
Overdraft	\$	\$	\$	%	
Tax / HELP Debt	\$	\$	\$	%	
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:

7 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.

8 ONLINE IDENTITY VERIFICATION

We will need to verify you. For us to verify your identity online, we use a third party verification service and/or credit reporting bodies to match the identity information you've supplied.

This means Great Southern Bank will:

- Provide your name, date of birth, address and details of your ID documents to third party document or identity verification services, such as Green ID, Equifax, and the government's Document Verification Service. These services may, in turn, share your information with the issuer or official record holder of your ID documents via third party systems to help them to make a match.
- Provide your name, date of birth and address to a credit reporting body, such as Illion, Equifax or Experian. We may either do this directly or via one of the services mentioned above (please note that this isn't a credit check and doesn't in any way affect your credit history).

These bodies will then assess whether the information provided matches the information held by them (or which they can access from other service providers), and let us know if it is a match for the purposes of verifying your identity as required by the Anti-Money Laundering and Counter-Terrorism Act 2006.

I confirm that I am authorised to provide the personal details presented and I consent to my information being checked with the document issuer or official record holder via third party systems for the purpose of confirming my identity.

If you object to having your identity verified online, do not continue with your application and contact Great Southern Bank so that we can discuss other options.

I agree to each of the acknowledgements, consents, declarations and warranties set out below:

- I consent to Great Southern Bank receiving information from and disclosing 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 account.
- Great Southern Bank may share my information with any government agency or entity for identity verification purposes.
- I acknowledge that Great Southern Bank may receive or pay commission for my introduction to it.
- I acknowledge that if my application is approved, I will become a member of Credit Union Australia Ltd, which trades as Great Southern Bank, if not already one. A membership will be opened in my name and I will be issued a member share.
- I declare that any information I provide to Great Southern Bank during our relationship, including my tax residency information, 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.
- I agree that Great Southern Bank may send me loan documentation, notices and statements electronically. I understand that:
 - Great Southern Bank will not post me paper notices or statements (except where the law does not allow electronic communication);
 - I will check my nominated email account regularly and advise Great Southern Bank if my email or mobile phone number changes; and
 - I can revert to receiving paper statements and notices at any time by contacting Great Southern Bank.
- I will notify Great Southern Bank within 30 days of any change in circumstances which affects my tax residency status and cause the information provided in this application to become incomplete and incorrect.

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

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.

OFFICE USE ONLY

Application Number

Key Facts about this Credit Card

Correct as at 1 June 2021

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

DESCRIPTION OF CREDIT CARD

Product Name	LOW RATE CREDIT CARD	PLATINUM CREDIT CARD
Minimum credit limit	\$500	\$5,000
Minimum repayments	Your minimum repayment for each month will be calculated as the amount that is the greatest (or equal greatest) of: <ul style="list-style-type: none"> • \$35; or • 3% of your Closing Balance; AND • your overlimit and/or overdue amount (if any). If the Closing Balance on your Account is less than \$35, the minimum repayment will be the Closing Balance.	
Interest on purchases*	11.99% p.a.	19.99% p.a.
Interest-free period	Up to 55 days for amounts that form part of the Purchases Balance	
Interest on cash advances	21.74% p.a.	21.74% p.a.
Balance transfer interest rate*	Refer to Interest on cash advances (or any applicable promotional offer).	
Annual fee*	\$49	\$149
Late payment fee	\$12.50	\$12.50

* Promotional offers may apply from time to time. Great Southern Bank a business name of Credit Union Australia Ltd ABN 44 087 650 959 AFSL and Australian credit licence 238317.

There may be circumstances in which you have to pay other fees. A full list of current fees applicable to these credit cards can be obtained from greatsouthernbank.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 contacting us on **1300 367 672**.