# **Low Rate Credit Card**





# **Australian Unity Banking**

Please use **BLOCK** letters and a black or blue pen to complete this Application Form.

Please make sure that all questions are answered. Please indicate using an 'X' where appropriate. If a section does not apply to you, please indicate using 'N/A'.

Prior to assessing a loan for an applicant and to meet the conditions of our Australian Credit Licence and the National Credit Code, Australian Unity staff will aim to meet the following areas in ensuring the contract is 'not unsuitable' by:

- Ensuring the credit contract we offer you meets your requirements and objectives;
- You being able to meet the financial obligations of the credit contract without substantial hardship; and
- Our staff verifying the information in this application and making an assessment to our lending criteria and the above aims.

Step 1 Credit card type	e and limit
Please tell us the credit c	ard limit you are requesting:
Requested credit limit	\$ Current credit limit (if requesting an increase) \$
Step 2 Borrower detai	ls
Name	
Date of birth	Customer No
No. of dependents	Ages of dependents
Drivers licence No.	Drivers licence expiry date / / / / /
Marital status	Married Single Defacto Divorced Separated Other
Current address	
Housing status	Own Buying Renting Boarding At address from
Postal address (if different to	
current address)	
Previous address: (if at current address	
less than 3 years)	
Phone	Mobile
Email	
Current employer	
Occupation	Date commenced / / /
Employment status	Full time Part time Casual Contract Self Employed Seasonal

Employer address							
Monthly net income	\$						
Second job/employer (if applicable)							
Occupation					Date commenced		
Employment status	Full time	Part time	Casual	Contract	Self Employed	Seasonal	
Employer address							
Monthly net income	\$						
Previous employment: (If less than 3 years with							
current employer) Occupation					Date commenced		
Employment status	Full time	Part time	Casual	Contract	Self Employed	Seasonal	
Employer address							
Date commenced					Date finished		
Step 3 Assets							
Real Estate Properties							
Address:				Ownership:		Value:	
				Sole Property ty		\$	
					pc .		
Address:				Ownership:		Value:	
				Property ty		\$	
Address:				Ownership:		Value:	
				Property ty	/pe^:		
Motor Vehicles							
Vehicle Description: (Year, Make,	Model)					Value:	
						\$	
Vehicle Description: (Year, Make,	Model)					Value:	
						\$	
Savings, Fixed Term Depos	its						
Financial Institution:						Value:	
Financial Institution:						Value:	
						\$	
Financial Institution:						Value:	
Financial Institution						\$	
Financial Institution:						Value:	

## Other Assets (e.g. Shares, boats, caravans, HOS Equity etc)

If there is insufficient room in this document to provide all assets, attach these on a separate list to this application form.

A+	Description	
Assei	Description	

Household Contents - insured value:		Value:	
Superannuation:		Value:	
Superannuation:		Value:	
Deposit paid on purchase to:			Value:
Other:			Value:
Other:			Value:
I declare that the above assets are owned by the applican	t and are not held in trust for any oth	er entities  TOTAL ASSETS (A):	\$
^ E.g.: Principle Residence, Investment			(do not include contents or superannuation)
Step 4 Liabilities and repayments			
Mortgage Loans			
Payable to (Financial Institution):		Monthly Repayment \$	Balance: \$
Payable to (Financial Institution):		Monthly Repayment:	Balance: \$
Payable to (Financial Institution):		Monthly Repayment:	Balance: \$
Payable to (Financial Institution):		Monthly Repayment:	Balance: \$
Personal Loans, Car Loans			
Payable to (Financial Institution):		Monthly Repayment:	Balance: \$
Payable to (Financial Institution):		Monthly Repayment:	Balance: \$
Hire Purchase or Lease			
Payable to (Institution):	Residual Amount:	Monthly Repayment:	Balance: \$
Credit Cards, Store Accounts, Lines of Credit, Overd	Irafts, Interest Free Loans		
Payable to (Institution):	Credit Limit:	Monthly Repayment:	Balance: \$
Payable to (Institution):	Credit Limit:	Monthly Repayment:	Balance: \$
Payable to (Institution):	Credit Limit:	Monthly Repayment:	Balance: \$
Are you a guarantor for another contract? Yes	No		
If so, to whom?		Monthly Repayment:	Balance: \$
If so, to whom?		Monthly Repayment:	Balance:

### Living Expenses

Living Expenses						
Rent				Monthly Repayment:		
Utilities and Rates e.g. council rates, utilities, body corporate			Monthly Repayment:			
Investment Property Utilities and Rates e.g. council rates, repairs and maintenance, body corpora	te			Monthly Repayment:		
Telephone and Internet e.g. phone accounts, internet, pay TV			]	Monthly Repayment:	]	
Insurance e.g. health, life, house, car insurance			]	Monthly Repayment:	]	
Groceries e.g. typical supermarket shop for groceries			] [	Monthly Repayment:	]	
Clothing and Personal Care e.g. clothing, footwear, cosmetics			]	Monthly Repayment:	]	
Medical and Health e.g. medical appointments and pharmacy expenses				Monthly Repayment:		
Education e.g. school fees, uniform, books				Monthly Repayment:		
Childcare e.g. childcare including nannies				Monthly Repayment:		
Child Maintenance				Monthly Repayment:		
Transport e.g. train, car maintenance, petrol expenses				Monthly Repayment:		
Recreation and Entertainment e.g. holidays, alcohol, gambling expenses				Monthly Repayment:		
Other Expenses				Monthly Repayment:		
TOTAL LIABILITIES	(L):	Credit Limit:		Monthly Repayment:		Balance: \$
				TOTAL SURPLUS (A Minus L):		\$
Step 5 Income summary						
Employment Income						
Received by:	Paid b	y:		Payment Frequency:		Amount:
Received by:	Paid b	у:		Payment Frequency:		Amount:
Received by:	Paid b	у:		Payment Frequency:		Amount:
Self-Employed Income						
Received by:	Paid b	y: (Provide the business name)		Payment Frequency:		Amount:
Received by:	Paid b	y: (Provide the business name)		Payment Frequency:		Amount:

Rental Income				
Received by:	Paid by:		Payment Frequency:	Amount: \$
	Address of the pro	operty:		
Received by:	Paid by:		Payment Frequency:	Amount:
	Address of the pro	operty:		
Other Income e.g. Family Alle	owance, pension, interest, dividends etc			
Received by:	Paid by:		Payment Frequency:	Amount:
Received by:	Paid by:		Payment Frequency:	Amount:
Received by:	Paid by:		Payment Frequency:	Amount:
			TOTAL INCOME:	\$
Step 6 Repayments that	will cease after this credit applica	tion		
Debt or Repayment no longer pa	ayable when this facility is funded:		Monthly Repayment:	Balance:
Debt or Repayment no longer pa	syable when this facility is funded:		Monthly Repayment:	Balance:
Debt or Repayment no longer pa	ayable when this facility is funded:		Monthly Repayment:	Balance:
Step 7 Alternative conta	cts			
List two alternative contact	s not living with you.			
Contact Name				
Relationship to borrower			Contact No.	
Address				
Contact Name				
Relationship to borrower			Contact No.	
Address				
Step 8 Loan purpose dec	claration			
Do you regard this loan is f	or a Business or Commercial purpo	ose? Yes No		

Step 9 Additional card ho	lder				
Do you want to add an addit	tional card holder to yo	ur account?	Yes N	lo	
If Yes: Additional card holder	r's details:				
Title				First Name	
Middle name (if any)				Surname	
Date of birth:					
Current Address					
Email Address					
Preferred Contact No					
Please be aware that The Bo	orrower is liable for all to	ransactions ca	arried out by the	additional card h	older.
Step 10 Bankruptcy, debt	agreements, judgemer	nts and other			
Have any of the guarantors	every been subject to t	the following		If yes, please exp	olain: ther information may be required):
Bankruptcy		Yes	☐ No		
Assets controlled by a truste	ee	Yes	No		
An arrangement with creditor	ors	Yes	☐ No		
A Part IX and Part X Debt A	greement	Yes	No		
Court judgments		Yes	No		
Defaults listed on a credit re	ference report	Yes	No		
Are you (or for joint applicat	ions, either party) a tax	k resident in a	iny other countr	y other than Aust	rralia? Yes No
					pplication. The Self Declaration Form is available from our n until the Self Declaration Form is received.
Are you (or for joint applicat (Under the Foreign Account If you selected Yes to being	Tax Compliance Act yo	ou must conf	irm your US stat	us)	_
Applicant Name					
Number (TIN)					
Are you (or for joint applicat	ions, either party) a Po	litically Expos	sed Person?	Yes No	

A Politically Exposed Person (PEP) means an individual who holds a prominent public position or function in a government body or an international organisation in Australia or overseas, such as a Head of State or head of a country or government, or a government minister or equivalent senior politician. A PEP can also be an immediate family member of a person referred to above, including a spouse, de facto partner, child and a child's spouse or a parent. A close associate of a PEP, i.e. any individual who is known to have joint beneficial ownership of a legal arrangement or entity is also considered to be a PEP.

#### Step 11 Permission to obtain and disclose credit and personal information

#### What information can be disclosed?

The Privacy Act allows Australian Unity Bank Limited (Australian Unity', 'we', 'us', 'our') ABN 30 087 652 079 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 quarantor
- 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 (e.g., membership of a professional or trade association) 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, 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
- state or territory authorities that give assistance to facilitate the provision of home loans to individuals
- other credit providers and their professional advisors

- your representative, for example, lawyer, mortgage broker, financial advisor or attorney, as authorised by you, or
- government and regulatory authorities, if required or authorised by law.

In addition, in connection with providing credit to you, we and the Credit Providers mentioned below 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
- our related companies
- any introducer, dealer or broker referred to in the loan application
- any agent or contractor of ours assisting in processing the loan application, and
- any party involved in a securitisation arrangement which we use to fund your loan in the securitisation of your loan, including re-insurers and underwriters, loan servicers, trust managers, trustees and security trustees and any loan originator that may be involved.

#### Overseas disclosures

We may disclose your personal information overseas. 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

If 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. 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 websites 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.

#### 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 credit information about you from us 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, we 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 an Alternative Contact), 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 and Credit Reporting 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.

#### **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 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 1300 790 740 for further information.

# Security, privacy and credit reporting 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 and Credit Reporting Policy

Our Privacy and Credit Reporting Policy www.australianunity.com.au provides additional information about how we handle your personal and credit-related information. It sets out how you can ask for access to personal and credit-related 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 and Credit Reporting Policy on request.

#### Marketing preferences

We may use, and share with each other, information about you to inform you about products and services (unless you ask us not to). We may do so even if you are on the Do Not Call Register.

#### Step 12 Customer declaration

I hereby solemnly and sincerely declare:

- 1. I authorise the collection, use and disclosure of information about me in the manner set out under the heading "Permission to obtain and disclose credit and personal information" in Section 12.
- 2. I make application for a loan in the amount set forth in this application form.
- 3. That the information provided in this application is true and correct in every particular and I/we have no financial commitments, debts, liabilities, or financial obligations other than those disclosed in this application. I/We understand that if I do not provide all details requested that assessment in ascertaining suitability of the loan will be compromised and the application will not be considered.
- 4. I acknowledge that there are no other known factors that may compromise our capacity to repay the loan such as, pending loss of employment, change in income, increased expenditure, change of financial position, or any other change that may affect making the minimum repayments.
- 5. I have completed a budget to calculate a repayment we can afford, so without substantial hardship I/we can make the repayments that would be necessary on the loan amount applied for (budget forms are available at Australian Unity) as disclosed in this loan application form.
- 6. I understand that Australian Unity may need to contact my employer, my other financial institutions or referees to confirm information within this application.
- 7. I understand that if I withdraw from this loan application after Valuers value properties and Solicitors are instructed to prepare documents that I/we are liable to pay for any costs that Australian Unity Bank Limited may incur.
- 8. I/We declare that the information provided for meeting Automatic Exchange of Information ("AEOI") requirements (where applicable) is true and correct and that I/we will provide all necessary co-operation and assistance in order for use to comply with obligations under Australian legislation designed to give effect to AEOI which includes Foreign Account Tax Compliance Act ("FATCA") and Common Reporting Standard (CRS) regimes.
- 9. I declare that the information provided for meeting FATCA requirements (where applicable) is true and correct and that I/we will provide all necessary co-operation and assistance in order for Australian Unity to comply with obligations under Australian legislation designed to give effect to the FATCA agreement between Australia and the United States.

## Step 13 Key Facts Sheets

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

#### Key Facts about this Credit Card

Correct as at: 21 January 2021

Description of credit cards	
Product name	Low Rate Credit Card
Minimum credit limit	\$500
Minimum repayments	3% of the outstanding balance or \$25 whichever is greater
Interest on purchases	9.90% p.a.
Interest-free period	Up to 45 days on purchases only
Interest on cash advances	18.99% p.a.
Promotional interest rate	n/a
Annual Fee	\$59
Late payment fee	\$10

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 australianunity.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 australian unity.com.au.

For further information please contact our friendly Customer Service Team on 1300 790 740.

#### **Borrower signature**

X							
Name of	f custom	ner					
Date		/					



Please send your completed form along with original certified copies of your identification to:

Australian Unity Bank Reply Paid 1801, Melbourne VIC 3001 (no stamp required if mailed in Australia)

#### Contact us



(a) Australian Unity GPO Box 1801, Melbourne VIC 3001



australianunity.com.au



bankingsupport@australianunity.com.au



300 790 740



# **Tax Residency Information – Individual Form**

# **Australian Unity Banking**

Please: Use **BLOCK** letters and a black or blue pen to complete this Form.

- Indicate using an 'X' where appropriate. If a section does not apply to you, please indicate using 'N/A'.
- Your personal information will be collected, used and disclosed by us in accordance with our Privacy Policy and in accordance with the law. You can obtain a copy of our Privacy Policy via our website australianunity.com.au/privacy-policy or by telephone 1300 790 740.
- Individuals and Sole Traders to complete this form. Entities to complete the CRS Entity Declaration form available from our website.

#### Customer tax information (Individuals and Sole Traders only)

This section is designed to collect the tax status of an individual where this information has not previously been provided, the individual has been identified as a potential taxpayer of a country other than Australia or to provide updated information about tax residency for an individual.

Complete one form for each individual.

PLEASE NOTE: You may be treated as being a non-Australian taxpayer if the requested information is not provided.

Customer	
Step 1.1 Personal details	
Title	$\square$ Mrs $\square$ Ms $\square$ Miss Date of birth $\square$ D / $\square$ / $\square$ Y Y Y
Surname	
Given name(s)	
Occupation	
Email	
Home phone	
Work phone	Mobile
	Iress (PO Box is NOT acceptable)
Unit	Street number
Street name	
Suburb	State
Postcode	Country (if not Australia)
Step 1.3 Mailing address	s (if different from residential address)
Unit	Street number
Street name	
Suburb	State
Postcode	Country (if not Australia)

Tax Residency rules differ by country. Whether you are a tax resider spend in a country, the location of your residence or place of work. F				ou
If you have any questions on how to define your tax residency statu are not allowed to give tax advice.	s, please visit	the OECD website ( <u>oecd.org</u> ) or speak	to a professional tax adviser	as we
Answer <b>both</b> tax residency questions:				
Are you a tax resident of Australia?	No			
Are you a tax resident of another Country?	No			
If you are a tax resident of a country other than Australia, provide of more than one country, list all relevant countries below.	your Tax Ide	ntification Number (TIN) or equivalent	below. If you are a tax resid	lent
1 Country T	TIN		If no TIN, list reason A, B, or C	
2 Country T	TIN		If no TIN, list reason A, B, or C	
3 Country T	TIN		If no TIN, list reason A, B, or C	
<b>Reason A</b> The country of tax residency does not issue TINs to tax re	esidents			
Reason B You have not been issued with a TIN.				
Please explain why.				
<b>Reason C</b> The country of tax residency does not require the TIN to	be disclosed			
If you are a tax resident of more countries, please cross this box	re-print this	page and provide the additional details	5.	
Step 1.5 Declaration and signature				
By completing and signing this declaration I certify that:				
The information I have provided is true and correct.				
I have provided my tax residency status, including all countries v	which I am a	ax resident and the respective TIN.		
I will inform you within 30 days of any change in circumstances w	which affect r	ny tax residency status.		
<ul> <li>I consent to the collection, use, storage and disclosure of my per the Foreign Account Tax Compliance Act (FATCA) and the OECI</li> </ul>			tion collected for the purpos	es of
<ul> <li>Used for the purpose of meeting obligations under CRS and the implementing the United States legislation known as FATCA;</li> </ul>		nmental Agreement (IGA) between Aus	tralia and United States	
- Used for other purposes relating to verification of our identity	and to review	and correct discrepancies in the inform	nation provided and recorded	d.
<ul> <li>I confirm that I have read Australian Unity's privacy policy and u disclosure of my personal information.</li> </ul>	ınderstand th	e terms and conditions surrounding the	e collection, use, storage and	
(if signing under a power of attorney) I declare that I have not re	eceived notice	of revocation of that power.		
Signature of Customer		Print name of Customer		
V.				

#### Contact us

Australian Unity GPO Box 1801, Melbourne VIC 3001

Return by email

banking support@australian unity.com. au

Step 1.4 Tax status

australianunity.com.au

**S** 1300 790 740

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