

CREDIT CARD ACCOUNT REQUEST FORM



BCU Bank is a division of Police & Nurses Limited ABN 69 087 651 876 AFSL 240701 Australian Credit Licence 240701
PO Box 1563, Coffs Harbour, NSW 2450 | T 1300 228 228 | W bcu.com.au

PRODUCT REQUIRED

Product Selected:

IMPORTANT INFORMATION

You acknowledge that by signing this form, you have received a copy of the following documents and have read, understood and accept the:

- Credit Card Key Fact Sheet
- Privacy Statement and Consent overleaf

Note: Your application for a BCU Bank credit card cannot be completed until the Credit Card Request Form is signed and returned to us. Please complete and sign this form and return to BCU Bank at any one of our branches, in person or by email* to your loan consultant.

*If you choose to email a copy of any documentation to us, you do so at your own risk. As emails are an unsecured method of communication, there is a risk your email could be viewed by others if it is intercepted or sent to an incorrect email address, and BCU Bank assumes no responsibility for this. If you have concerns about emailing information to us, please return this form by other means.

MEMBER DETAILS

Primary Cardholder

Member number _____

Title _____ Surname _____

Given name/s _____ Date of birth _____

Home address _____ Suburb _____ State _____ Postcode _____

Postal address _____ Suburb _____ State _____ Postcode _____

Phone: Home _____ Mobile _____

Email _____

CREDIT CARD KEY FACT SHEET

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

Product Name	Classic Credit Card	Rewards Credit Card
Minimum credit limit	\$500	\$500
Minimum repayments	3% of the closing balance or \$10.00, whichever is the greater	3% of the closing balance or \$10.00, whichever is the greater
Interest free period	Up to 55 days interest free on purchases only	Up to 55 days interest free on purchases only
Interest on purchases	11.95% pa	13.05% pa
Interest on balance transfers	11.95% pa	13.05% pa
Interest on cash advances	14.80% pa	14.80% pa
Annual fee	\$45.00	\$89.00
Late payment notification fee	\$5.00	\$5.00

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.bcu.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 bcu.com.au or by contacting us on 1300 228 228.

PRIVACY STATEMENT AND CONSENT

In this statement, personal information includes information about your credit history (including information about your past experiences with us and other lenders, the kinds of credit products you have had or sought, how you have managed your obligations, information contained in a credit report about you, and information about your credit worthiness that has been derived from a credit report about you).

You agree that personal information you supply to BCU Bank, a division of Police & Nurses Limited as part of this application may be held and used by us to assess and process the application, execute your instructions, comply with legislative or regulatory requirements and contact you, if necessary, to complete your application and advise you of other products and services that may be of interest to you unless you ask us not to.

When you give us personal information about another person you represent that you are authorised to do so and agree to inform the person who we are, that we will use and disclose the information for the relevant purpose, that they can access the information we hold about them and of the contents of this Privacy Statement and Consent. We are required by the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* to collect information to identify you, and by the *National Consumer Credit Protection Act 2009* to learn about and verify your financial situation. Without your information we may not be able to provide a facility.

You agree we may collect personal information about you from, and/or disclose it to, financial institutions, credit providers (including for the purpose of assessing your application), credit reporting bodies (CRBs), our related bodies corporate, agents and contractors, organisations for verifying your identity, your agents, law enforcement, regulatory and government bodies, payment system operators, your and our insurers or prospective insurers and their underwriters, any person we consider necessary to execute your instructions. In particular, we may disclose to a CRB any failure by you to meet your payment obligations in relation to consumer credit and the fact that you have committed fraud or other serious credit infringement.

Further, to enable us to verify your identity, we may disclose your name, date of birth and residential address to a CRB for the purpose of obtaining an assessment of whether that personal information matches information held by the CRB. You agree to us requesting, and providing your personal information for, such as assessment. The CRB we use is Equifax, whose privacy policy (which explains how Equifax manages credit information) and contact details are www.equifax.com/Privacy. CRBs may include information which we provide in reports to other credit providers to assist them to assess your creditworthiness.

You can ask a CRB not to use or disclose credit information it holds about you for a period of 21 days (called a “ban period”) without your consent if you believe on reasonable grounds that you have been or are likely to be a victim of fraud, including identity fraud you. You agree to us accessing your personal information (including consumer credit information) held with a CRB, even if there is a ban period in place, for the purposes of assessing an application for credit or in order to collect overdue payments.

CRBs may use credit information they hold to respond to requests from us or other credit providers to “pre-screen” you for direct marketing. You can ask a CRB not to do this. However, you may still receive direct marketing from us (unless you ask us not to) that has not been “pre-screened”.

We may disclose your personal information to our systems support and administrative service providers located overseas. The countries to which this information may be disclosed may include the Philippines, Netherlands, India and the United Kingdom. See our Privacy Policy for more information.

You have rights to access and seek correction of personal information we hold about you, in accordance with the *Privacy Act 1988* and make a complaint about a breach of your privacy rights, by contacting our Member Advocate on 1300 228 228 or at member.engagement@bcu.com.au.

Our Privacy Policy contains information about how you may do these things and how we deal with complaints. Our Privacy Policy is available at www.bcu.com.au.

AUTHORITY

Consent for Electronic Delivery of National Credit Code Documents

I consent to receiving electronic documents from BCU Bank which includes my credit contract, any subsequent variations and any pre-contractual disclosure documents and information statements.

By consenting to receive these documents electronically, I understand that:

- You may not give me these documents in paper form unless I withdraw my consent to receive documents electronically.
- I must regularly check for electronic communications from you.
- I am required to have appropriate hardware and software to securely access, view and save the electronic documents.
- I can withdraw this consent at any time and revert to receiving paper documents.
- The email address that will be used to electronically communicate with me will be the nominated email address provided in this form.

Account Holder/Primary Cardholder

By signing below, I authorise and request BCU Bank to open a credit account and to issue me with the appropriate credit card to operate the requested account. I confirm I intend to use the card for personal purposes only and agree to the Privacy Statement and Consent below.

Primary cardholder signature

Date