



Membership No:

Please complete all fields below in CAPITAL LETTERS and ensure you sign this form.

Please fax both sides of this form to: (02) 9678 2181 with 2 copies of your most recent pay slips, and rates notice or rental receipt. You confirm that you are 18 years of age or over, earn at least \$20,000 pa, have a good credit history, have not been bankrupt nor defaulted on any payments. Visa Credit Card approval is subject to a good credit rating.

About You

Title Surname

Given Names

Date of Birth / / Marital Status (Optional)

No. of dependants under 18 Years Ages

Gender M F

Driver's Licence Number Expiry / /

Your Current Residential Address

Postcode

Started living at this address/...../.....

Residential Status Owner Mortgaged Renting Boarding Other

Home Ph No. Mobile

Email Address – by providing your email address, you consent to SCU or its related entities sending you promotional electronic messages. If you do not wish to receive such messages, please leave this space blank.

Your Previous Address – If less than 3 years at your current residential address

Postcode

Started living at this address/...../.....

Ended living at this address/...../.....

Your Work

Employer

Address

Postcode

Work Ph Occupation

Employment status Full time Part time Casual Contracting Self employed

Started working for this employer/...../.....

Net Income \$ wkly/fort/mthly

If self employed, what is the nature of your business?

If self employed/contractor, give details of your accountant/financial adviser who can provide your last 2 yrs figures

Name of Accountant Ph

Please authorise this person to provide SCU with information

Previous Employer

Address

Postcode

Work Ph Occupation

Employment status Full time Part time Casual Contracting Self employed

Started working for this employer/...../.....

Ended working for this employer/...../.....

What You Own and Owe

OWN	Asset Description	Value \$
Property	<input type="text"/>	<input type="text"/>
Property	<input type="text"/>	<input type="text"/>
Motor Vehicles / Boat / Caravan	<input type="text"/>	<input type="text"/>
Motor Vehicles / Boat / Caravan	<input type="text"/>	<input type="text"/>
Accounts / Other Investments	<input type="text"/>	<input type="text"/>
Personal Effects / Other Assets	<input type="text"/>	<input type="text"/>
Total \$		<input type="text"/>

OWE	Paid To	Credit Limit	Mthly Pmts \$	Balance \$	To be paid out
Mortgages	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Mortgages	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Personal / Other Loans	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Credit Card / Store Card / Overdraft	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Credit Card / Store Card / Overdraft	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Rent / Board	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Other (specify)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Total \$				<input type="text"/>	<input type="text"/>

Additional Cardholder

Title Surname

Given Names

Date of Birth / / Gender M F

Home Ph No. Mobile

Is the other cardholder an existing SCU Member? Yes No

If yes please provide membership No. if known

If you're not already a member you will need to be identified at the branch first.

2 People You Don't Live With

Please give details of 2 relatives or friends who live in Australia but DO NOT live with you.

Title <input type="text"/>	Title <input type="text"/>
Name <input type="text"/>	Name <input type="text"/>
Address <input type="text"/>	Address <input type="text"/>
Postcode <input type="text"/>	Postcode <input type="text"/>
Day ph () <input type="text"/>	Day ph () <input type="text"/>
Evening ph () <input type="text"/>	Evening ph () <input type="text"/>
Relationship to you <input type="text"/>	Relationship to you <input type="text"/>

Optional Extras

Balance Transfer Request

Complete this section to transfer balances from other credit card and store card accounts to your VISA Credit Card.

Account Name	Account / Card Number	Card Issuer / Financial Institution	Amount to be transferred
1			\$
2			\$
3			\$

Please note: Balance transfers must be \$500 or more. The total amount you can transfer can not exceed your available credit limit. This may mean that you are not able to transfer the entire balance from your other existing credit and store cards to your SCU VISA Credit Card. Sydney Credit Union reserves the right to reduce the amount of the balance transfer request in accordance with the credit limit assigned to your application. Please continue making payments to these accounts until you receive confirmation from the financial Institution(s) that the transferred amount has been credited. You will have to take your own steps to close the account(s) with the above financial Institution(s) if you wish to do so.

By signing this balance transfer request, you agree that the balance transfer information above is true and correct. You agree that you will be responsible for the balance outstanding on your VISA Credit Card as a result of the balance transfer request above and that the balance transfer must not exceed the available credit on the date of the transfer. You understand that this balance transfer will depend on your Visa Credit Card being approved.

Signature Date / /

Would you like to make a no-obligation, complimentary appointment to see a financial planner? Yes No

IMPORTANT NOTICE TO APPLICANT(S) FOR CREDIT (Section 18e (8) (c) Privacy Act 1988)

Please read carefully

The Credit Union may give personal information about you to a credit reporting agency, but only limited kinds of information allowed by the Privacy Act 1988 (Commonwealth). This includes:

- identity particulars - this includes your name, sex, date of birth, current known address, two immediately previous addresses, your current or last known employer, and your driver's licence number;
- the fact that you have applied for credit and the amount;
- the fact that the Credit Union is a current credit provider to you;
- payments overdue for at least 60 days, when the Credit Union has taken steps to recover them;
- advice that payments that had been listed as a default are no longer overdue;
- cheques for an amount greater than \$100, drawn by you which have been dishonoured more than once;
- the opinion of the Credit Union that you have committed a serious credit infringement;

This statement explains how SYDNEY CREDIT UNION LTD (the "Credit Union"/we) collects, uses and discloses personal information. Personal information is information about and which identifies individuals, including, for example, an individual who is an applicant and an individual who may simply be referred to in the application (such as a referee, guarantor or nominated account signatory). It includes information obtained from any source and, in respect of individual loan applicants and guarantors (if any), includes anything about credit worthiness, standing, history and capacity which, under or in accordance with the Privacy Act 1988, may lawfully be exchanged.

We will not use or disclose information collected about you otherwise than for a purpose set out in this statement, a purpose you would reasonably expect, a purpose required or authorised by law, or a purpose otherwise disclosed to, or authorised by, you.

Exchanging Information with Other Credit Providers (Section 18N (1) (b) Privacy Act 1988)

I agree to the Credit Union checking personal information about me with any credit providers named in my credit application, and with other credit providers that may be named in a credit report issued by a credit reporting agency, for any of the following purposes:

- to assess my credit worthiness
- to assess an application by me for credit
- to notify a default by me
- to help me avoid defaulting on my credit obligations
- the collection of overdue payments

I understand that this information can include any information about my credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to give to or receive from each other under the Privacy Act 1988.

You also agree that we may hold and use personal information about you, which may at any time be provided to us in connection with the facility for which this application is made, for the purposes (as relevant) of:

- considering any other application you may make to us;
- complying with legislative and regulatory requirements;
- performing administrative functions, including accounting, risk management, record keeping, archiving, systems development, credit scoring and staff training;
- managing our rights and obligations in relation to external payment systems;
- conducting market or customer satisfaction research;
- developing, establishing and administering alliances and other arrangements (including rewards programs) with other organisations in relation to the promotion, administration and use of our respective products and services;
- developing and identifying products and services that may interest you; and
- (unless you ask us not to) providing you with information about other products and services.

If the facility for which your application is made is an "account", as defined in the AML / CTF Act 2006, the collection by us of some information to verify your identity and address is required by that Act. Otherwise, the collection of information about you is not required by law, but without it, we may not be able to provide you with the facility for which you apply.

Where personal information which we collect about you is sensitive information (such as information about health status, membership of a professional or trade association or a criminal record), you nevertheless consent to its collection by us.

Disclosure of personal information

You agree that we may collect personal information about you from, and disclose it to, the following, as appropriate, even if the disclosure is to an organisation overseas which is not subject to privacy obligations equivalent to those which apply to us:

- credit reporting agencies;
- other financial institutions;
- mortgage insurers used by us and reinsurers of any such mortgage insurer;
- our agents, contractors and external advisers whom we engage from time to time to carry out, or advice on, our functions and activities;

Disclosure of personal information cont...

- your agents and contractors, including your finance broker, legal adviser, financial adviser, builder and settlement agent;
- your executor, administrator, trustee, guardian or attorney;
- your referees, including your employer;
- regulatory bodies, government agencies, law enforcement bodies and courts;
- any person who introduces you to us;
- other organisations (including Credit Union Services Corporation (Australia) Limited) with whom we have alliances or arrangements (including rewards programs) for the purpose of promoting our respective products and services (and any agents used by us and our business partners in administering such an arrangement or alliance);
- anyone supplying goods or services to you in connection with a rewards program associated with the facility;
- debt collecting agencies;
- external payment systems operators;
- your and our insurers or prospective insurers and their underwriters;
- your guarantors and prospective guarantors;
- an organisation proposing to fund the acquisition of or acquire, any interest in any obligation you may owe us (whether under a loan, guarantee or security), that organisation’s agents, persons involved in assessing the risks and funding of the acquisition and, after acquisition, the purchaser and any manager;
- any person to the extent necessary, in our view, in order to carry out any instruction you give to us; and
- (unless you tell us not to) other organisations (including our related bodies corporate) for the marketing of their products and services.

Access to your personal information and contacting us

(a) Subject to the provisions of the Privacy Act 1988, you may access personal information which we hold about you at any time by asking us. We may charge you a fee for accessing your personal information. You will be advised at the time of your application for access of the applicable fee.

(b) Notwithstanding anything else in this statement, you may, at any time, tell us that you do not wish to receive any direct marketing communication and/or not to disclose your information to any other organisation (including related bodies corporate) for their marketing purposes. You may do this by using the process set out in our Privacy Policy. You may obtain a copy of the policy by contacting us.

Declaration by Applicants

I/we authorise the collection, use and disclosure of information about me/us in the manner set out under the heading “Privacy Statement and Consent” above. I/we represent that, if at any time I/we supply you with personal information about another person (for example a referee), I/we am authorised to do so and I/we agree to inform that person who you are, that you will use and disclose their information and that they can gain access to the information you hold about them.

I/We agree that this information will remain the property of the Credit Union.

Access to Commercial Credit Information (Section 18L(4) Privacy Act 1988)

For the purpose of assessing my application for credit, I consent to the information about my commercial activities or commercial credit worthiness, from a business which provides information about the commercial credit worthiness of persons.

Access to Consumer Credit Information for a Commercial Credit Application (Section 18K (1) (b) Privacy Act 1988)

If my application is for commercial credit, I consent to the Credit Union, in order to assess my application, obtaining from a credit reporting agency a credit report about me containing consumer credit information.

Warning

Under the Consumer Credit Code you may be liable to a penalty of up to \$5,500 per applicant if you make any false or misleading representation that is material to the Credit Union’s decision to approve this application.

Signature	<input type="text" value="x"/>	Signature	<input type="text" value="x"/>
Date	<input type="text" value="/ /"/>	Date	<input type="text" value="/ /"/>