

bcu Credit Card Application

CREDIT CARD PRODUCT AND LIMIT

Type of credit card requested bcu Reward bcu Classic

I would like a credit limit of or, the maximum credit limit available to me based on my application details.

LINKED PRODUCTS

You can link this card to one of the following products to make it even easier for you to access your money. If you would like this please nominate one:

Access Business Access Basic Business Access Advantage Saver None

ELECTRONIC DELIVERY OF STATEMENTS AND NOTICES

Yes, I agree to receive notices for all my accounts via bcu's Internet Banking platform, *iBank*. I agree to receive statements by accessing *iBank* once advised my statement is available via email or *iBank* secure mail.

I understand that bcu will stop posting me paper statements and notices and that I will need to check emails and *iBank* regularly.

ELECTRONIC COMMUNICATION CONSENT

By choosing to receive documentation electronically you are assisting bcu to increase our efficiencies, reduce costs and helping the environment.

Would you like bcu to provide documentation that may be applicable to your credit card application via email? Yes No

If "yes" please send my credit card documentation to:

The email address provided under 'Personal Details' or

The following email address

PERSONAL DETAILS

1. Member number

2. Email address

3. Mobile phone number

4. Name to be printed on credit card

5. Title Mr Mrs Ms Miss Other (optional)

6. First name

Middle name

Surname

7. Date of birth

8. Driver's Licence number

9. Residential address (no PO Box address please)

Post code

10. Residential status Home owner Home buyer Living with family Renting Boarding

11. Mailing address (if same as residential write "as above")

Post code

12 Date you moved to your current address

If you have lived at your current address less than 2 years complete items 13 & 14 otherwise go to item 15

13. Previous address Post code
14. Date you moved to your previous address 15. Gender Female Male
16. Marital Status Single Married De facto Separated/Divorced Widowed
17. Is your spouse/partner financially dependent on you Yes No N/A
18. Age of other dependents

EMPLOYMENT DETAILS

1. Employment status
 Full time Permanent part-time Casual Seasonal Retired Self employed Unemployed/Centrelink
2. Occupation Date commenced
3. Current employer's name (Business name if self-employed) 4. Employer contact number
5. Address Post code
6. Previous employer & occupation (if with current employer less than 2 years)
- Date Commence Date finished

INCOME AND EXPENSES

Please provide details of your monthly income.

Salary (after tax) / Net Profit (before tax)

Rental Income

Other income (eg. dividends, pension)

Please provide your individual share of the following monthly expenses:

Rent / Board

Other living expenses
 (e.g. groceries, petrol, utilities, car maintenance etc)

LIABILITIES AND ASSETS

Please provide your total liabilities and assets. For joint income households please show only your share of monthly loan repayments.

Liabilities

Other mortgages	Payment	Total Owing
<input type="text" value="provider"/>	<input type="text" value="\$ monthly"/>	<input type="text" value="\$"/>
<input type="text" value="provider"/>	<input type="text" value="\$ monthly"/>	<input type="text" value="\$"/>
<input type="text" value="provider"/>	<input type="text" value="\$ monthly"/>	<input type="text" value="\$"/>

Personal or other loans	Payment	Total Owing
<input type="text" value="provider"/>	<input type="text" value="\$ monthly"/>	<input type="text" value="\$"/>
<input type="text" value="provider"/>	<input type="text" value="\$ monthly"/>	<input type="text" value="\$"/>
<input type="text" value="provider"/>	<input type="text" value="\$ monthly"/>	<input type="text" value="\$"/>

Hire purchase/lease	Payment	Total Owing
<input type="text" value="provider"/>	<input type="text" value="\$ monthly"/>	<input type="text" value="\$"/>
<input type="text" value="provider"/>	<input type="text" value="\$ monthly"/>	<input type="text" value="\$"/>
<input type="text" value="provider"/>	<input type="text" value="\$ monthly"/>	<input type="text" value="\$"/>

Credit Cards/Store Cards	Limit	To be closed
<input type="text" value="issuer"/>	<input type="text" value="\$"/>	<input type="checkbox"/>
<input type="text" value="issuer"/>	<input type="text" value="\$"/>	<input type="checkbox"/>

Assets

Real Estate Property	Est. Value
<input type="text" value="home"/>	<input type="text" value="\$"/>
<input type="text" value="investment properties"/>	<input type="text" value="\$"/>

Other assets	Est. Value
<input type="text" value="shares/investments"/>	<input type="text" value="\$"/>
<input type="text" value="savings/bank accounts"/>	<input type="text" value="\$"/>

ADDITIONAL CARDHOLDER

If you would like to add another cardholder to this card (not a joint holder) please provide the following details. Additional cardholders must be at least 16 years of age.

- | | |
|------------------------|--------------------------------------|
| 1. bcu member number | 2. Email address |
| 3. Mobile phone number | 4. Name to be printed on credit card |

If the additional cardholder is a bcu member you do not need to complete items 5 - 7 below:

- | | | |
|------------------|---|-----------|
| 5. First name | Middle name <input type="text"/> | Surname |
| 6. Date of birth | 7. Residential address (no PO Box address please) | Post code |

BALANCE TRANSFER

Balance transfers are a great way to consolidate your credit, charge or store cards or get a better deal on amounts you owe on more expensive credit cards. A balance transfer is when you transfer an outstanding balance from a non-bcu-branded credit, charge or store card account to your bcu-branded credit card. You can transfer the balance from more than one credit, charge or store card.

Card 1

- | | | | |
|---|------------------|--------------------------|---------------------------|
| Name of bank where your other credit card is held (e.g ANZ) | Card number | | |
| Amount to be transferred <input type="text" value="\$"/> | BPAY biller code | BPAY biller ref/accnt no | Member ID (if applicable) |

Card 2

- | | | | |
|---|------------------|--------------------------|---------------------------|
| Name of bank where your other credit card is held (e.g ANZ) | Card number | | |
| Amount to be transferred <input type="text" value="\$"/> | BPAY biller code | BPAY biller ref/accnt no | Member ID (if applicable) |

You may at any time request us, and we may agree, to transfer any debit balance of a non bcu-branded Australian credit card, store or charge card account held by you subject to the following terms:

- We do not accept balance transfers from any bcu-branded credit cards;
- Only Australian issued non-bcu-branded credit/store cards can be balance transferred;
- You or the Additional Cardholder (as relevant) are not in default of the terms and conditions applicable to the account from which the transfer is made;
- The request will only be processed up to 95% of the limit applicable to your card at the time of processing. If you request a higher amount we will only process up to 95% of your current credit limit;
- We will process the balance transfers in the order that you request them and we will not be responsible for any delay or any charges in connection with processing a request for a balance transfer;
- We will not close a non-bcu-branded card account. If you wish to, or are required to, close a non-bcu-branded card account, you will need to arrange this and;
- A request will only be processed to your card account once the card or card account has been activated. If you have just received your card, please activate online via bcu iBank or call 1300 228 228;
- If the balance transfer is processed, it will appear on your next statement;

- No interest free days apply to any debit to your card account in respect of a balance transfer after the end of the transfer period.;
- A Balance transfer fee may apply and will be charged to the credit card account on the day the balance transfers are processed;
- Note - whilst a balance transfer balance exists unless the balance of the most recent statement is repaid in full, any purchases will not have an interest free period. In order to revert to an interest free period for purchases the balance of the account has to be repaid in full (including any balance transfer);
- The transfer is subject to the [bcu Credit Card Terms and Conditions](#).

DECLARATION AND SIGNATURE

If you elect to receive documentation electronically then:

- you will not receive a paper copy of the documentation;
- you must check your email regularly;
- you may withdraw your consent to receive documents electronically at any time by calling bcu on 1300 228 228; and
- you must only consent if you are able to print and save such documents to an electronic file.

Documents will be emailed to the email address nominated as a PDF file, or login information to download the documents as a PDF file from a secure web-interface (if available) will be emailed to you. If the email is returned because of an invalid email address, the documents will be posted instead.

By signing this application, I declare that I have read the [Privacy Notification](#) and [Credit Card Key Fact Sheet](#) and [bcu Credit Card Terms and Conditions](#) and [Product and Access Facility Conditions of Use](#) also available from www.bcu.com.au and that I:

- wish to apply to bcu for a credit facility to enable me and each additional cardholder to purchase goods and services and obtain cash advances on credit (the “facility”);
- understand that bcu may contact me from time to time about products and services that may be of interest to me and that I can notify bcu if I do not wish to receive this information.
- apply to join the Rewards program if I have applied for a bcu Rewards card;
- understand that if bcu accepts my application, I will be sent a Letter of Offer to enter into a credit contract and a General Conditions of Use brochure for the facility;
- understand that I will be bound by the contract when the offer is accepted by me in accordance with its terms and conditions;
- have taken into account any known change/s to my financial circumstances which might affect my ability to meet my commitments under this contract;
- acknowledge that the information provided in this application is true and correct and that no information that would cause bcu to refuse this application has been withheld.
- have reviewed the features of the credit cards offered by Police & Nurses Limited and have chosen to apply for the one that best suits my needs

Signature

Date

Please return completed applications to bcu.

- **Email:** directbanking@bcu.com.au
- **Post:** Direct Banking, bcu, PO Box 1563, Coffs Harbour, NSW, 2450
- Visit your local store