

HSU Members Credit Union Gold Card Application

YES I want to apply for an: **HSU Members Gold Credit Card** (435215035)

PLEASE COMPLETE ALL SECTIONS OF THIS FORM IN CLEAR CAPITAL LETTERS.

ABOUT ME (APPLICANT 1)

Are you an existing member? Yes No

If yes, please provide your member number

Title First Name Middle Name

Surname Date of Birth Gender

Drivers Licence No.

Home Phone No. Mobile Phone No.

Residential Address

Unit No./Street No./Street Name

Suburb/Town State Postcode

Time at this address Years Months

Previous Address

Mailing Address

E-STATEMENTS (APPLICANT 1)

Yes, I'd like to receive my statement via email.

Email Address

MY EMPLOYMENT DETAILS (APPLICANT 1)

Are you: Employed Self-Employed Unemployed Retired
Your occupation

Employment Type Permanent Part-Time Casual

Employer Name. If self-employed, provide name of Accountant.
 (As listed in the phone book.)

How long have you been employed there (in years)?

Previous employment if less than 3 years

Employer Phone No. If self-employed, provide name of Accountant.
 (As listed in the phone book.)

Do you agree that we may contact your Employer/Accountant to confirm details?

Yes No

Gross monthly income \$

*If self-employed, please attach two years profit and loss statements.

ABOUT ME (APPLICANT 2)

Are you an existing member? Yes No

If yes, please provide your member number

Title First Name Middle Name

Surname Date of Birth Gender

Drivers Licence No.

Home Phone No. Mobile Phone No.

Residential Address

Unit No./Street No./Street Name

Suburb/Town State Postcode

Time at this address Years Months

Previous Address

Mailing Address

E-STATEMENTS (APPLICANT 2)

Yes, I'd like to receive my statement via email.

Email Address

MY EMPLOYMENT DETAILS (APPLICANT 2)

Are you: Employed Self-Employed Unemployed Retired
Your occupation

Employment Type Permanent Part-Time Casual

Employer Name. If self-employed, provide name of Accountant.
 (As listed in the phone book.)

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Yes No

Gross monthly income \$

*If self-employed, please attach two years profit and loss statements.

THE FIGURES (APPLICANT 1)

	Approx. Value	Amount Owing	Monthly Repayments
Your home	\$	\$	\$
Other assets*	\$	\$	\$
	\$	\$	\$

*e.g. boat, car, investment property, furniture etc

Savings/Investments	Institution	Amount Invested
\$		\$

Other loans/cards

Institution	Credit Limit	Amount Owing	Monthly Repayments
	\$	\$	\$
	\$	\$	\$

Number of dependants

Residential Status:

Owner Mortgage on Home Living with Parents
 Renting Boarding Other
 Are you:
 Married Single Divorced/Separated
 Widowed De Facto

MY DECLARATION

By signing below I agree with the Declaration Conditions over the page.

Signature - Applicant 1 Date

THE FIGURES (APPLICANT 2)

	Approx. Value	Amount Owing	Monthly Repayments
Your home	\$	\$	\$
Other assets*	\$	\$	\$
	\$	\$	\$

*e.g. boat, car, investment property, furniture etc

Savings/Investments	Institution	Amount Invested
\$		\$

Other loans/cards

Institution	Credit Limit	Amount Owing	Monthly Repayments
	\$	\$	\$
	\$	\$	\$

Number of dependants

Residential Status:

Owner Mortgage on Home Living with Parents
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 Are you:
 Married Single Divorced/Separated
 Widowed De Facto

MY DECLARATION

By signing below I agree with the Declaration Conditions over the page.

Signature - Applicant 2 Date

Additional Cardholder

Title First Name Middle Name Surname Date of Birth Gender
 Home Phone No. Mobile Phone No. Signature - Additional Cardholder Date

If you have any questions, please call HSU Direct on 1300 304 932.

Please send completed application form to HSU Members Credit Union, Reply Paid A253, Sydney South NSW 1232 (No stamp required)

The Fine Print

Please read this section carefully before completing the application form as it contains important information about your rights and responsibilities for using credit cards.

Privacy Statement and Consent

At HSU Members Credit Union (HSUCU), your right to privacy has always been important to us. We only hold information essential to providing you with products and services you require or to assess an application by you for these products and services.

What information does HSUCU hold?

If you have a:

- Savings Account, we are required by law to collect some information about you, such as account and signatory information. Also information on others nominated by you to operate on your account may be required.
- Loan account or credit card account, we will hold the same information detailed above. In addition we may collect information from other service providers such as a credit reporting agency and valuers reports about any properties which secures your loan.

The Credit Union will keep records of all account transactions, including debits and credits. During the course of your relationship with the Credit Union we may gather information about you relating to other products or services that the Credit Union or our preferred suppliers provide to you. Your personal information is stored with an emphasis on security and privacy protection. If you choose not to provide personal information, we may not be able to provide you with the services you require, or the level of service which we pride ourselves on.

How may HSUCU use this information?

We may use your personal information to:

- Help process your application for any new products or services
- Efficiently manage and administer all products and services we provide to you.
- Ensure our internal business administration is operating effectively and ensuring all legal requirements are being met, (for example, disclosure to law enforcement agencies or the courts).
- We may use your information to offer you products and services that we believe meet your needs.

What rights does HSUCU have to disclose personal information?

We may disclose your personal information to:

- Credit Reporting Agency to conduct reference checks.
- Third party suppliers to conduct specialised activities consistent with other financial service organisations.

- Our external service providers, such as VISA suppliers, lenders mortgage insurers, mailing houses, valuers, surveyors, auctioneers and real estate intermediaries, Internet service providers, or core banking system suppliers. These organisations act as our intermediaries and are limited in their use of your information to the purpose of our business only.
- Government agencies in connection with your loan, such as stamping and registration of mortgages.
- Any other person who has an interest in any property offered by you as security for a loan.
- Anyone acting on your behalf such as your solicitor, accountant or broker – unless you tell us not to conduct further business with such person, or any other financial institution nominated by you (for example a direct debit or credit payment) or anyone else you may nominate.
- We will disclose such information if we are required to do so by law or if the law allows us to do so or if you provide consent for us to do so.

Your Authority

By continuing to make transactions on your account, you consent to HSUCU maintaining, using and disclosing your personal information as set out in this document.

Your Rights

- Request access to your personal information.
- Request a change to your personal information if you believe such information is incorrect or out of date.
- Request more information about how we manage your personal information.

Your rights to Opt Out

Notwithstanding anything else in this statement, you may, at any time, advise us that you do not wish to receive any direct marketing communication. You may do this by phoning our phone centre or visiting one of our service centres. The opt out request will apply to all direct marketing material normally sent to you, except the credit union's newsletters which will contain prescribed notices of meetings and notices of changes in products or services which are required by law.

If you have any further questions about this privacy statement, please call us on **1300 304 932**.

Balance Transfer Conditions

Only Australian issued non-HSUCU credit/store cards can be balance transferred. All balance transfers from other credit/store cards must be in your name or the name of the additional cardholder, and not be in default of the terms and conditions applicable to that card at the date of the transfer request. We will process the balance transfer request in the order you have requested them, and only up to 95% of your

approved credit limit. If you wish to close the other bank's credit/store cards, you will need to arrange this. We will not be responsible for any delay or any charges in connection with processing the balance transfer request.

No reward points are available for balance transfers and cash advances.

There is no interest free period for balance transfer, which will incur a daily interest charge from the date your account is drawn. You must continue to make payments to the designated credit card issuing companies until you receive confirmation that your account has been credited on a future statement.

HSUCU will not process balance transfer requests for amounts less than A\$500; or if your account with HSUCU is delinquent.

Declaration Conditions

- I have read and understood "The Fine Print" set out in this document.
- I declare that the information in this application is true and correct and that I intend to use this card for personal purposes only. I agree that HSUCU may use my personal information as set out in the privacy statement and consent.
- If I am the primary cardholder, I request the Credit Union to open the Solutions Credit Card and issue to me, and any additional cardholder named in this application, a credit card to operate the HSUCU Credit Card. I declare that I am aged 18 years or older and that I am a permanent Australian resident.
- If I have named an additional cardholder in the application I acknowledge that I am solely liable for all transactions including those conducted by the additional cardholder.
- If I am an additional cardholder, I declare that I am aged 18 years or older.
- I understand that the facility may not be provided (or withdrawn) if there is an adverse change to my circumstances.

Further Information

As part of the approval process, you may be required to provide us with further information including personal identification documents. An HSUCU representative will contact you should this information be required.

E-Statement

You can now get your statements on-line through internet banking. For all your accounts: loans, credit facilities, savings and term deposits. Less paper means you help the environment and the Credit Union control its costs. We will send you an email to tell when your statement is ready. We will no longer send you a paper copy of your statement. Regularly check our website and your email account for updates. You can withdraw your consent to receive statements this way at any time. You can always download or print a copy of your statement.