

MasterCard Online Application Form

Credit cards are a flexible credit product allowing general purchases, to ensure your application is processed swiftly please complete the application in full.

PLEASE COMPLETE ALL SECTIONS OF THIS FORM IN CLEAR CAPITAL LETTERS. For faster approval, include two most recent payslips with your request form.

YES... I want to apply for a:

- Gold Low Rate MasterCard (DK) (Income \$35,000 p.a. or over required) 766
 Silver Low Rate MasterCard (RW) (Income \$25,000 p.a. or over required) 566
 Gold MasterCard with Card Services Rewards (GB) (Income \$35,000 p.a. or over required) 750
 Silver MasterCard with Card Services Rewards (SB) (Income \$25,000 p.a. or over required) 550

For Card Services Qantas Rewards please complete section H on reverse 750

Before you complete this Application Form, please be sure you can say 'yes' to the initial approval criteria.

- Are you at least 18 years of age? Do you have a good credit rating? Are you a permanent Australian resident?

INTERNAL USE ONLY

AGENT CODE:

SOURCE CODE: (Check one box)	Low rate Silver/ Gold	Rewards Silver/ Gold	Qantas Rewards
A. Online members	<input checked="" type="checkbox"/> 8WXDAH62	<input type="checkbox"/> 9WXDA261	<input type="checkbox"/> 7WXDA261
	TLP496N1	TLP296N1	TLP296N1

MY CREDIT UNION DETAILS (Mandatory)

Credit Union Name: Credit Union BSB Number:

A. YOUR PERSONAL DETAILS

Title First name
 Middle name Surname
 Date of birth / / Driver's licence no.
 Mother's maiden name
 Married Single Defacto Divorced/Separated Widowed
 Number of dependents (including self)

B. YOUR ADDRESS AND CONTACT DETAILS

PO Box not acceptable
 Home address no. Street
 Suburb/Town State Postcode
 Years at current address Years at previous address
 Own home Rent Mortgage Boarding
 Home ()
 Mobile () I consent to being kept informed about products, services and offers via email and/or SMS.
 Email address

Name and address details of relative in Australia not living with you
 Full name
 Home address no. Street
 Suburb/Town State Postcode
 Relative's ()

C. YOUR MONTHLY FINANCIAL POSITION

This information will be used to determine your ability to make repayments on this credit facility.

MONTHLY INCOME
 Total monthly gross salary (before tax) \$
 Other monthly gross income before tax (e.g. Dividends) \$

MONTHLY EXPENSES
 1. Your share of general monthly living expenses (e.g. Groceries, utilities, rent, transport, insurance, clothing etc.) \$
 2. Your share of other recurring expenses not included above (e.g. Medical, school fees, child support) \$
 3. Total active credit card limits or total outstanding balances, whichever is the greater (exclude those that you intend to close upon opening this facility) \$
 4. Your share of other loan expenses (e.g. Home loan, personal loan, car loan, Diners Club/American Express charge cards, excluding credit cards)

Type	Outstanding balance	Your share of monthly repayments
e.g. Home Loan	\$200,000	\$500
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

Are there any significant foreseeable upcoming changes to your financial circumstances, which may impact your earnings or ability to make repayments (e.g. employment changes)?

If yes, by how much do you anticipate your monthly net disposable income to decrease? \$

D. MAXIMUM CREDIT LIMIT

Do you wish to specify a maximum credit limit? \$
 Otherwise we will assign the maximum credit limit that is available to you according to our assessment.

E. PROFESSIONAL DETAILS

1. Primary employment details
 Employment status: full time part time casual self-employed
 retired student home duties unemployed

other
 Current employer/trading name
 Employer/Trading address no. Street
 Suburb/Town State Postcode
 Job title
 Industry
 Work ()
 Months/Years with current employer
 Months/Years with previous employer

2. Accountant's details
 I authorise my accountant to verify my details to Card Services (mandatory if self employed or retired)

Name of accountant
 Accountant's trading name
 Accountant's address no. Street
 Suburb/Town State Postcode
 Accountant's ()

F. YOUR ADDITIONAL CARD

I confirm the identity of, and apply for an Additional Card in the name of:

First name
 Middle name Surname
 Additional cardholder's date of birth / / Signature
 Home address no. Street
 Suburb/Town State Postcode

Additional Cardholder must be at least 16 years of age. The Primary Cardholder is responsible for all debts incurred by the Additional Cardholder. The card may be cancelled at any time by phoning Card Services. This may not be effective until the Additional Card has been surrendered or the Primary Cardholder has taken all reasonable steps to have the Additional Card returned to Card Services.

PLEASE SIGN HERE

By signing below you confirm that: (1) This credit card application is for personal use (2) You are an Australian resident and are over 18 years of age (3) The information you have given in this application is truthful and complete (4) You have read and agree to the Privacy Consent enclosed (5) You authorise your employer/accountant to provide your income details to Card Services or its representatives for the purpose of assessing your application for a Card Services Credit Card account (6) **If you don't qualify for the card you have selected, we will process this as an application for another card.**

Signature Date / /

PRINT NAME

Please turn over to complete your application

Please fax completed application with two most recent payslips or a group certificate to 1300 301 304. Alternatively, mail to Card Services Reply Paid 1625, Sydney NSW 2001

G. CARDPROTECT CREDIT CARD INSURANCE (OPTIONAL)

Yes, I would like to receive further information and an application form for CardProtect.

In the event of your death, your balance may be paid up to \$50,000. CardProtect costs 59 cents per \$100 of your closing balance, as at the statement date.

The issuers of CardProtect are AIA Australia Limited ABN 79 004 837 861 AFSL No. 230043 and Great Lakes Reinsurance (UK) PLC ARBN 127 740 532 ABN 18 964 580 576 AFSL No. 318603. The distributor is Citigroup Pty Limited ABN 88 004 325 080 AFSL No. 238098. Please read the Product Disclosure Statement to decide if the policy is right for you. This material contains general advice only and does not take into account your individual objectives, financial situation or needs, and you should consider whether it is appropriate for you. ©2011 Card Services is a division of Citigroup Pty Limited ABN 88 004 325 080 AFSL 238 098 which provides and administers credit.

A Product Disclosure Statement (PDS) will be sent to you.

With CardProtect if you were to experience a listed life event such as getting married or having a baby 5% of your outstanding balance may be covered.

CardProtect will cover 5% of your outstanding balance for up to 6 months in the event of your total and temporary disablement or involuntary unemployment.

H. CARD SERVICES QANTAS REWARDS (OPTIONAL)

Yes...I want to apply for a: Gold MasterCard with Card Services Qantas Rewards* (income \$35,000 p.a. or over required)

Qantas membership number* Qantas membership name*

Title

First name

Surname

* If you select this rewards option you will not be able to redeem rewards offered in the Card Services Rewards program. Card Services Qantas Rewards allows you to automatically redeem your Card Services Reward points for Qantas Frequent Flyer points and have those points transferred directly to your Qantas Frequent Flyer account each month. Membership of Card Services Qantas Rewards does not entitle you to membership of the Qantas Frequent Flyer program. You must apply separately to Qantas Frequent Flyer for this. A joining fee applies. You must be a member of the Qantas Frequent Flyer program to earn or redeem points. Membership of the Qantas Frequent Flyer program is subject to Qantas Frequent Flyer terms and conditions.

+ You must complete these fields. Reward points may only be transferred to the Primary Cardholder's Qantas Frequent Flyer account. The name on the Primary Cardholder's card must be the same as the name on the Primary Cardholder's Qantas membership. If you do not supply your Qantas Frequent Flyer name and membership number your reward points will be held until you contact us with these details.

I. BALANCE TRANSFER AUTHORISATION

Accounts to be transferred I authorise Card Services Pty Limited (ABN 88 004 325 080 AFSL No. 238098) to transfer the following amounts from my nominated account to my Card Services Credit Card Account in accordance with the Terms and Conditions.

Account name (eg. Mrs A.B. Smith)	Type of card/account (eg. ANZ Frequent Flyer VISA)	Card/Account number	Amount to be transferred (\$ value must be specified Min \$500)
1.			\$
Name and address of issuing organisation			
2.			\$
Name and address of issuing organisation			
TOTAL AMOUNT TO BE TRANSFERRED			\$

IMPORTANT INFORMATION

Please note that subject to your acceptance, you will be billed an annual fee, which is currently \$45 for the Silver Low Rate MasterCard, \$85 for the Gold Low Rate MasterCard, \$45 for the Silver Card with Card Services Rewards, \$85 for the Gold Card with Card Services Rewards and \$118 for the Gold Card with Card Services Qantas Rewards. Allow up to 15 working days to process your Application subject to verification. Card Services may check employment details/income with your employer or accountant named above. Upon approval of your Credit Card we will notify you of how to meet the "Identification Check" as required by Federal legislation. Balances from an existing MasterCard of this Credit Union or from Credit Card issued by Citigroup can not be transferred through this introductory balance transfer offer.

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PRIVACY CONSENT

In this section, 'we', 'us' and 'Card Services' mean Citigroup Pty Limited and 'you' and 'your' mean all borrowers named in this application.

By signing this application form, you consent to the following:

Personal information and credit information

1. We collect your personal information to assess this application and to administer the credit facility and related services. If you do not provide us with the information we ask for or the information provided is incorrect or incomplete, we may not be able to assess your application or provide or administer the products or services that you are seeking.

2. To provide you with products and services and manage your account and relationship with us, we share your personal information with other Card Services affiliates, sales agents and other parties below. We will also share your information with other entities and organisations involved in any Card Services Rewards Program.

3. We obtain your personal credit and commercial credit information from a credit reporting agency or other organisation that provides personal credit and commercial credit information.

4. We may give or obtain your personal information, including your personal credit or commercial credit information, about your credit worthiness, credit standing, credit history or credit capacity with:

- (a) other credit providers;
- (b) any signatory to the facility for which you are applying;
- (c) any broker, financial, legal or other adviser acting in connection with your facility or application;
- (d) a credit reporting agency or other business or other organisation that provides personal credit or commercial credit information (Information that we provide may include:
 - (a) your identity particulars;

(b) you have applied for personal or commercial credit and the amount; Card Services is your current credit provider; your payments are overdue by more than 60 days and collection action has commenced; payments are no longer overdue (borrower only); cheques for \$100 or more that you have drawn have been dishonoured more than once; in Card Services' opinion you have committed a serious credit infringement; credit provided to me/us has been discharged);

(c) any insurer relating to your facility including consumer credit insurance to arrange and administer consumer credit insurance or any trade insurer for any purpose relating to an application for commercial credit; any person in connection with funding financial accommodation by securitisation;

(d) organisations wishing to acquire an interest in any part of Card Services' business for assessing any proposed acquisition; and

(e) organisations that carry out functions on our behalf including mailing houses, data processors, researchers and collection agents, some of which may be located outside Australia.

5. We may use your personal credit and commercial credit information: (a) to assess an application for credit; (b) to assess an applicant or guarantor; (c) to assist in avoiding any defaults under any credit obligations; (d) to tell other credit providers about defaults made by me/us; (e) to assess your credit worthiness.

6. We have the right to conduct reviews of your facility from time to time and at our sole discretion. You acknowledge that we will provide personal information to a credit reporting agency as permitted by the Privacy Act 1988 (Cth) for each review and that a credit report may be obtained from a credit reporting agency for the purpose of any such review. Citigroup is committed to upholding our privacy obligations to you.

7. You can view the Citibank Privacy Policy on our website www.cardservicesdirect.com.au or attain a copy by calling us on **1300 135 538**. You can access your personal information we hold by contacting us on the number above. A charge may apply for this access.

PRIVACY PREFERENCE

Card Services and its affiliates and partners may keep you informed about other products, services and offers, which may be of interest to you. If you do not wish these communications to be made to you please notify Card Services in writing or by telephone on 1300 135 538.

*Important note: If you have indicated that you wish to receive these communications by phone, you may be contacted even if you have registered your phone number on any governmental do not call register.

Verification By submitting this application you acknowledge that these acknowledgments and consents remain in force until the product(s) or facility(ies) to which they relate is/are at an end.

Call recording Your telephone calls and conversations with a Card Services representative may be recorded and monitored for quality, training and verification purposes.

BALANCE TRANSFER TERMS AND CONDITIONS

1. Each Balance Transfer (BT) must be for at least \$500. BTs from your Account to any other Citigroup account are excluded as are foreign currency BTs and BTs to offshore accounts.

2. We will transfer the BTs specified by you, in the order you have nominated, in full or part, as determined by us and your available Credit Limit. We reserve the right to refuse any request for a BT for the full or part amount.

3. BTs are repaid first before other transactions (subject to any Special Promotion). Interest rates on other transactions are at the prevailing applicable rate.

4. Only one BT request form will be processed with this application.

5. BTs will not be processed until you have activated your Account. We will not be responsible for any overdue balance on any of your nominated accounts due to delays in processing the BT. Any such balance on your nominated accounts after the BT is processed will be your responsibility.

6. BTs will only be processed in the name of the Primary Account holder.