

Visa Classic Credit Card Application



Please complete all sections of this application in black or blue ink. Correction fluid or white-out must not be used. In the case of corrections; strike through with a pen, enter updates and initial. All borrowers must sign the application. *This is not an offer document.*

When submitting electronically please note that fields with a heavy coloured border are mandatory fields.

Your Member Number

New Member

New Limit Increase to Existing Limit

Your Preferred Limit \$

(Minimum Limit \$500, Maximum Limit \$10,000)

Personal Details (Applicant 1)

Surname

Given Name(s) Title

Residential Address
Postcode

Period of residence at current address
Years Months

Private Telephone No. Date of Birth Applicant's Age

Mobile Phone No.

Email Address

Status Owner/CU Mortgage Buying/Other Mortgage Renting Boarding Other

Mailing Address (if different to residential address)

Previous Address (if less than 5 years at current address)
Postcode

Period of residence at previous address
Years Months

Driver's Licence Number Expiry Date State

Marital Status Age of Dependents

Employment Details (Applicant 1)

Occupation

Employer

Address
Postcode

Telephone No.

Date Commenced Period of Employment
Years Months

Personal Details (Applicant 2)

Surname

Given Name(s) Title

Residential Address
Postcode

Period of residence at current address
Years Months

Private Telephone No. Date of Birth Applicant's Age

Mobile Phone No.

Email Address

Status Owner/CU Mortgage Buying/Other Mortgage Renting Boarding Other

Mailing Address (if different to residential address)

Previous Address (if less than 5 years at current address)
Postcode

Period of residence at previous address
Years Months

Driver's Licence Number Expiry Date State

Marital Status Age of Dependents

Employment Details (Applicant 2)

Occupation

Employer

Address
Postcode

Telephone No.

Date Commenced Period of Employment
Years Months

Providing Your Personal Information To Other Organisations

In providing our financial services and products to you, it may be necessary for us to disclose your personal information to other organisations. We only disclose your personal information to the extent necessary and to the extent required by law. The types of organisations that we can disclose your personal information to are:

- when applying for membership or loans – organisations that provide information to verify your identity
- when applying for loans:
 - credit reporting agencies and other financial institutions that have previously lent you money – but only with your consent at the time
 - brokers and agents who have referred your business to us
 - persons you name as referees, or your employer, in loan applications
 - your solicitors or conveyancing agents
 - property valuers and insurers for property loans
 - lenders mortgage insurers
 - mortgage documentation service
 - companies involved in providing securitised mortgages, such as the trustee or manager of the securitisation program
 - your guarantor
- when enforcing a loan:
 - debt collection agencies
 - solicitors
 - process servers
 - Courts of law with jurisdiction over the enforcement of debts and securities
- when you make a complaint to us about our services or products – our external dispute resolution centre
- when we engage contractors for statement printing and mail out, card and cheque production, market research or direct marketing – these contractors are all subject to confidentiality agreements with us and cannot use your personal information except for our purposes
- when we have an arrangement with a 3rd party product supplier – those 3rd parties to provide information to you about their services and products
- a credit reporting agency to allow it to create or maintain a credit information file containing information about dishonoured cheques – cheques drawn by you for \$100 or more which have been dishonoured more than once.

Your Rights

You may access your personal information at any time by asking us. We may charge you a fee for this. We will tell you what the fee is at the time. If you ask us to correct any personal information we hold, we will do so, and without cost to you.

What If You Do Not Wish To Provide Us With Information?

If you do not give us the personal information we require, we may not be able to admit you to membership or provide you with the financial service or product you have applied for.

How To Contact Us

You can contact us by:

- Phone - 02 6384 1111
- Fax - 02 6382 1744
- E-mail - enquiries@swscu.com.au

IMPORTANT NOTICE TO APPLICANT(S) FOR CREDIT [SECTION 18E(8)(C) PRIVACY ACT 1988]

The Credit Union may give information about you to a credit reporting agency for the following purposes:

- to obtain a consumer credit report about you, and/or
- allow the credit reporting agency to create or maintain a credit information file containing information about you.

This includes:

- identity particulars – this only 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 credit provider to you;
- payments overdue for at least 60 days, when the Credit Union has taken steps to recover;
- advice that payments 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;
- when the credit provided to you has been discharged;
- court judgments or bankruptcy orders made against you.

This information may be given before, during or after the provision of credit to you.

Statement By Applicant(S) For Credit

**Please read carefully before signing. When more than 1 applicant, each applicant to sign.
Type of Credit (TICK WHICH BOX APPLIES)**

The credit I am applying for is:

- wholly or primarily for a domestic, family or household purpose (consumer credit); or
- wholly or primarily for another purpose (commercial credit).

Giving Information to a Credit Reporting Agency [section 18E(8)(c) Privacy Act 1988]

The Credit Union has informed me that it may give certain personal information about me to a credit reporting agency. I understand that the Credit Union can only give limited kinds of information which are set out in the Privacy Act 1988 and examples of which are listed above.

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 provider named in my credit application, and with other credit providers that may be named in a credit report issued by a reporting agency, for any of the following purposes:

- to assess my creditworthiness;
- to assess an application by me for credit
- to help me avoid defaulting on my credit obligations;
- to notify a default by me;
- 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 or receive from each other under the Privacy Act 1988.

Access to Commercial Credit Information [section 18L(4) Privacy Act 1988]

For the purpose of assessing my application for consumer credit, I consent to the Credit Union obtaining a report containing 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.

Signature of Applicant 1

Signature of Applicant 2

In submitting this form I/we understand that I/we are signing this document electronically

Payment Methods

 In person at any South West Slopes Credit Union branch.

 By mail to:

Visa Classic Credit Card
PO Box 84
Young NSW 2594

 Internet Banking online at www.swscu.com.au

 By Telephone Banking on 1300 654 255

 Periodical Payment

Periodical Payment Application

 Periodical Payment

Please arrange for monthly automatic payments as indicated below to be made to my South West Slopes Visa Classic Credit Card from my South West Slopes Credit Union savings account.

Minimum Monthly Payment Amount – We will transfer an amount equal to the minimum payment amount shown on your statement of account plus any past due amount.

Fixed Payment Amount – (*Minimum \$20 per month*).
Please tick one

Weekly Amount \$

Fortnightly Amount \$

Monthly Amount \$

Full Amount of Closing Balance – We will transfer the full closing balance shown on your statement of account.

Please nominate your preferred South West Slopes Credit Union savings account.


Member Number

Account Number

Signature of Applicant 1

Signature of Applicant 2

Apply Now

 Hand your completed form in person at any South West Slopes Credit Union branch.

 Place your completed form in an envelope and mail to:

Visa Classic Credit Card
PO Box 84
Young NSW 2594

 Online at www.swscu.com.au