

1. CREDIT CARD REQUEST DETAILS

New application:
 Limit increase:
 Balance transfer:

Requested increase:
 Total limit requested:

I would like a McGrath Pink Visa Card:

2. APPLICANT DETAILS

Applicant

Membership number:

Title: Surname:

First Name(s):

Date of Birth: / / Sex: M F

Marital status: Drivers Licence No:

Residential Address:

Suburb: State: Postcode:

Postal address (if different to residential address):

Suburb: State: Postcode:

Period at this address: yrs months

No. dependants: Ages:

Do you: Own a home Rent Board Buying

Home tel: Mobile:

Business tel:

E-mail:

Are you a Politically Exposed Person who holds a prominent public position or function in a government body or an international organisation, or an immediate family member or close associate?

Yes No

Are you an Australian citizen? Yes No

If No, what is your country of citizenship?

Are you an Australian resident? Yes No

Joint Applicant (if applicable)

Membership number:

Title: Surname:

First Name(s):

Date of Birth: / / Sex: M F

Marital status: Drivers Licence No:

Residential Address:

Suburb: State: Postcode:

Postal address (if different to residential address):

Suburb: State: Postcode:

Period at this address: yrs months

No. dependants: Ages:

Do you: Own a home Rent Board Buying

Home tel: Mobile:

Business tel:

E-mail:

Are you a Politically Exposed Person who holds a prominent public position or function in a government body or an international organisation, or an immediate family member or close associate?

Yes No

Are you an Australian citizen? Yes No

If No, what is your country of citizenship?

Are you an Australian resident? Yes No

3. PREVIOUS ADDRESS

Please fill in this section if you have lived at your current address for less than three years.

Applicant

Previous Address (if less than 3 years):

Suburb/City: State: Postcode:

Period at this address: yrs months

Did you: Own a home Rent Board Buying

Joint Applicant (if applicable)

Previous Address (if less than 3 years):

Suburb/City: State: Postcode:

Period at this address: yrs months

Did you: Own a home Rent Board Buying

4. YOUR ADDITIONAL CARD (OPTIONAL)

Title: First name: Middle name:
 Surname: Date of Birth: / /

Signature of additional Cardholder:

The primary Cardholder is responsible for all debts incurred by the additional Cardholder. The additional card may be cancelled at anytime by calling Community First Credit Union. The cancellation may not be effective until the additional card is surrendered or the Primary Cardholder has taken all reasonable steps to have the card returned to Community First Credit Union.

5. EMPLOYMENT DETAILS

Applicant

Employer's name:
 Employer's address:
 Suburb: State: Postcode:
 Period of employment: yrs months
 Occupation:
 Are you: Full time Part time Contract Casual

Joint Applicant (if applicable)

Employer's name:
 Employer's address:
 Suburb: State: Postcode:
 Period of employment: yrs months
 Occupation:
 Are you: Full time Part time Contract Casual

Please fill in the details of your previous employment (if less than 3 years in current employment):

Employer's name:
 Employer's address:
 Suburb: State: Postcode:
 Period of employment: yrs months
 Occupation:
 Were you: Full time Part time Contract Casual

Employer's name:
 Employer's address:
 Suburb: State: Postcode:
 Period of employment: yrs months
 Occupation:
 Were you: Full time Part time Contract Casual

6. FINANCIAL DETAILS

Applicant

Gross income wk ftn mth yr
 Primary income: \$
 Rental income: \$
 Other income: \$

Commitments	Lender	Balance	Monthly repayment
Mortgage/rent/board:	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Investment Loan:	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Personal Loan:	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Car Loan:	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Other (e.g. Lease):	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>

Joint Applicant (if applicable)

Gross income wk ftn mth yr
 Primary income: \$
 Rental income: \$
 Other income: \$

Commitments	Lender	Balance	Monthly repayment
Mortgage/rent/board:	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Investment Loan:	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Personal Loan:	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Car Loan:	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Other (e.g. Lease):	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>

6. FINANCIAL DETAILS CON'T

Applicant

	Lender	Balance	Limit
Credit Card:	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>

Joint Applicant (if applicable)

	Lender	Balance	Limit
Credit Card:	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>

	Details	Monthly amount	Total Monthly Expenses:
Other Living Expenses/Commitments combined: (e.g. insurance, rates, household, other bills, school fees etc)	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
	<input type="text"/>	\$ <input type="text"/>	
	<input type="text"/>	\$ <input type="text"/>	

Assets	Details and value
Home/land:	<input type="text"/> \$
Investment property:	<input type="text"/> \$
Motor vehicle:	<input type="text"/> \$
Second motor vehicle:	<input type="text"/> \$
Home contents:	Insured value <input type="text"/> \$
Savings:	<input type="text"/> \$
Superannuation:	Company <input type="text"/> \$
Other:	<input type="text"/> \$

Assets	Details and value
Home/land:	<input type="text"/> \$
Investment property:	<input type="text"/> \$
Motor vehicle:	<input type="text"/> \$
Second motor vehicle:	<input type="text"/> \$
Home contents:	Insured value <input type="text"/> \$
Savings:	<input type="text"/> \$
Superannuation:	Company <input type="text"/> \$
Other:	<input type="text"/> \$

7. BALANCE TRANSFER REQUEST

Account name:

Account type:

Card account number:

Balance to be transferred:

Name and address of financial institution:

Account name:

Account type:

Card account number:

Balance to be transferred:

Name and address of financial institution:

Total amount to be transferred must not exceed your credit limit approved by Community First Credit Union.

Community First accepts balance transfers of \$100 or more from banks, other financial institutions and store cards. Balance transfers may only be made from accounts with financial institutions in Australia in Australian currency. Community First cannot accept balance transfers from other Community First issued cards, if your balance on your Community First credit card has reached or exceeded 95% of the available credit limit balance, if you are in default on any Community First account or if the other account named in your application is in default at the time the application is received.

We will draw a cheque for payment into the account/s you specify and debit the total amount to your Visa Credit Card account. It is your responsibility to confirm that the financial institution maintaining any such account processes each payment. You will have to take your own steps to close the account with any financial institution/s if you wish to do so. Each transfer will attract the current Annual Percentage interest rate from the day of the transfer. The transfer of the balance will not occur until you have accepted the terms and conditions of your Visa Credit Card contract by activating your card.

I/We authorise Community First Credit Union and the financial institution/s specified above to process the Balance Transfer Request.

Signature:

Joint Signature (if applicable):

8. PRIVACY PROTECTION OF INFORMATION

'We' in this privacy consent & notification refers Community First Credit Union Ltd as lender of record.

Privacy consent & notification

We may collect, use, hold & disclose personal & credit information about you for the purposes of arranging or providing credit to you, managing credit, direct marketing of products & services by us, & managing our relationship with you.

8. PRIVACY PROTECTION OF INFORMATION CON'T

You may gain access to this personal & credit information by contacting us or any of those parties listed at the bottom of this consent & notification. A copy of our privacy policy can be accessed at <http://www.communityfirst.com.au/Privacy>. It contains information on how you may access or seek correction of your personal & credit information, & information about our complaints process.

Credit information includes the type & amount of credit, repayment history information, default information (including overdue payments), & court information. *Personal information* includes any information from which your identity is apparent.

Consumer & commercial credit information

We may collect, use, hold, & disclose commercial & consumer credit information about you to assess an application for consumer or commercial credit & manage credit.

Exchange information with credit providers

We may seek & disclose personal & credit information about you from or to another credit provider for the purposes of assessing your creditworthiness, credit standing, & credit history or credit capacity.

Exchange information with guarantors

We may seek & disclose personal & credit information about you from or to any person who proposes to guarantee or has guaranteed repayment of any credit provided to you.

Provide information to a credit reporting body

We may seek & disclose credit information from or to a credit reporting body to assess your application for credit, manage your credit or for the purposes of pre-screening credit offers.

Credit reporting bodies must maintain a confidential list of individuals who have opted out of their information being used in pre-screening. To opt-out of credit pre-screening, contact the credit reporting body, using the contact details on their websites, referred to below.

You can also ask a credit reporting body not to use or disclose your personal information for a period if you believe on reasonable grounds that you have been or are likely to be a victim of fraud, including identity fraud.

Exchange information with advisers, originators, mortgage insurers & dispute resolution

We may disclose personal & credit information to:

- a mortgage insurer or trade insurer to assess the risk of providing mortgage insurance or assess the risk of default & in connection with any default by you;
- mortgage brokers, mortgage originators, mortgage managers to assess an application for credit or manage credit;
- financial consultants, accountants, lawyers, & advisers acting in connection with any financing provided (or proposed to be provided) to you;
- any industry body, tribunal, court or otherwise in connection with any complaint or dispute regarding the approval or management of your credit;
- another person in connection with funding financial accommodation by means of a securitisation arrangement or other proposed dealing with your credit;
- any person where we are required by law to do so or organisations involved in providing credit to you, any associate, related entity or contractor of ours (including for example stationery printing houses, lawyers, accountants, recoveries firm) or any person considering acquiring an interest in our business or assets.

Overseas disclosures

We may disclose your personal information overseas. The countries where we are likely to disclose your personal information too include New Zealand & United Kingdom. However, if we do disclose this information outside Australia, we will do so on the basis that the information will be used only for the purposes set out in this document.

Customer identification

We may disclose personal information about you to an organisation providing verification, including on-line verification of your identity, including for the purposes of the Anti-Money Laundering & Counter-Terrorism Financing Act 2006 (Cth) or any other purpose.

Customer identification by credit reporting body

We may verify your identity using information held by a credit reporting body (CRB). To do this we may disclose personal information such as your name, date of birth, & address to the CRB to obtain an assessment of whether that personal information matches information held by the CRB. The CRB may give us a report on that assessment & to do so may use personal information about you & other individuals in their files. Alternative means of verifying your identity are available on request. If we are unable to verify your identity using information held by a CRB we will provide you with a notice to this effect & give you the opportunity to contact the CRB to update your information held by them or verify your identity using an alternative method acceptable to us.

Please tick the box if you agree to us verifying your identity using a credit reporting body.

If you do not provide personal information, we may be unable to provide credit.

CRB means VEDA who can be contacted & a copy of their privacy policy accessed, on www.mycreditfile.com.au.

Community First Credit Union Ltd can be contacted on **1300 13 22 77** or askus@communityfirst.com.au or **PO Box 98 Lidcombe NSW 1825**.

8. PRIVACY PROTECTION OF INFORMATION CON'T

Signatures of Borrower(s) & date

Borrower (1):	<input type="text"/>	Date:	<input type="text"/>
Borrower (2):	<input type="text"/>	Date:	<input type="text"/>
Guarantor:	<input type="text"/>	Date:	<input type="text"/>

9. OPTIONAL REPAYMENT INSURANCE

This insurance is not compulsory, however we recommend that you consider taking this cover.

I/We wish to protect my credit card repayments. Please provide me with a Product Disclosure Statement and quotation:

Applicant: Joint applicant:

In respect of Loan Repayment Cover: Community First Credit Union, ABN 80 087 649 938 acts as an agent of Swann Insurance (Aust.) Pty Ltd. ABN 80 000 886 680 AFSL No. 238292 (Swann). An IAG company. Contact number 1300 30 79 26. You can get a Product Disclosure Statement (PDS) for these products from any Store of Community First or CGU office. You should consider the PDS in deciding whether to buy or hold any of these products. Community First will receive a commission from Swann for arranging relevant policies of insurance. Details of the commission Community First will receive can be found in our Financial Services Guide. Community First does not guarantee the payment of benefits under the policy or the repayment of any premium.

This is general advice only and does not take into account your individual objectives, financial situation or needs ('your personal circumstances'). Before using this advice to decide whether to purchase this insurance policy, you should consider the appropriateness of it having regard to your personal circumstances, plus obtain and consider the current Product Disclosure Statement for the particular insurance policy.

10. DECLARATION

	Yes	No
<input type="checkbox"/> Have you ever been declared bankrupt or insolvent, or had an estate assigned for the benefit of creditors?	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Have you ever been shareholders or office holders of a private company in which a manager, receiver or liquidator has been appointed?	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Is there any unsatisfied judgement that has been entered against you or any company of which you were a shareholder or officeholder?	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Have you, or any company of which you have been associated, ever had property foreclosed upon?	<input type="checkbox"/>	<input type="checkbox"/>

If you have answered yes to any of the above, please provide details:

I/We declare that:

- The information provided is correct and complete in every detail
- I/We have read and understood the Privacy Protection of Information details
- I/We agree to pay any fees or charges required by the Credit Union
- I/We certify that I/We can afford this Credit Card without enduring any hardship
- I/We understand that the facility may not be provided (or withdrawn) if there is an adverse change to my circumstances.
- I/We supply the above details for the purpose of enabling the Credit Union to determine whether to grant me/us a Credit Card. My/Our submission of this application does not imply acceptance by the Credit Union to grant me/us a Credit Card.

Print Name:	<input type="text"/>	Print Name:	<input type="text"/>
Signature:	<input type="text"/>	Joint Signature (if applicable):	<input type="text"/>
Date:	<input type="text"/>	Date:	<input type="text"/>

Please either fax this completed application form to Community First Direct on **(02) 9735 1661**, or mail it to: **P.O. Box 98 Lidcombe NSW 1825**, or lodge it at any of our Financial Services Stores. Alternatively, apply online within our secure environment.

10. DECLARATION CON'T

To assist us in processing your application without delay, please provide the following where applicable:

- Evidence of your income (Copy of 2 most recent payslips, or most recent group certificate, or 2 years tax assessment notices)
- Evidence of your residential position (recent rates notice, tenancy agreement, 2 recent rent receipts)
- Evidence of your current loan facilities (3 months recent statements)