



Office use only
Primary Member number:

Joint Member number:

Date: ____ / ____ / ____

credit card application

- Choose your card – Visa Platinum (up to 55 days interest free)
- Visa Lifestyle (no interest free days)
- Visa Lifestyle Plus (up to 46 days interest free)

You can now choose out of two card designs, please select your preferred card below:



___ Lifestyle & Lifestyle Plus Arrows Card



___ Lifestyle & Lifestyle Plus Purple Q Card

PLEASE NOTE: Visa Platinum cards only come in one design.

For a Visa Platinum Credit Card

Qantas Frequent Flyer number: _____

If you're not currently a Member of the Qantas Frequent Flyer program, you'll need to complete an online application form available at qantas.com/joinffqudos

Limit requested \$ _____ (Please note VPCC has a min limit of \$6,000)

➤ Primary Member details

Title: ___ First: _____ Middle: _____ Surname: _____

Member number: _____ Date of birth: ____ / ____ / ____

Number of dependants (including spouse): ___ Driver's licence no: _____ Expiry date: ____ / ____ / ____

Current residential address: _____

How long have you been at this address?: ___ Years ___ Months

At this address are you: ___ Buying ___ Renting ___ Boarding ___ Own ___ Rent free accommodation

Postal address (if different to current residential address): _____

Contact number: _____ Email address: _____

Current employment details

___ Full time ___ Part-time ___ Casual ___ Self-employed ___ Other

Employer: _____ Position: _____

Date commenced: ____ / ____ / ____

Your after tax income from main employment per fortnight \$ _____

Other income per fortnight \$ _____

➤ Assets

Total real estate/property values \$ _____

Total motor vehicle/boat value \$ _____

Total savings/shares \$ _____

➤ Expenses

Mortgage/s – total balance owing \$ _____

Your share of monthly mortgage/rent/board payments \$ _____

Credit cards – total limits \$ _____

Your share of other monthly loan repayments (i.e. boat, car, personal loan) \$ _____

Your share of any other fixed living expenses \$ _____

Do you expect any significant changes to your financial situation in the next 12-24 months?

No Yes, please provide details _____

➤ Additional card

Additional cardholders must be 18 years of age or over.

Title: ___ First: _____ Middle: _____ Surname: _____

Residential address: _____

Date of birth: ____ / ____ / ____

Is the proposed additional cardholder an existing Member?

Yes, Member number: _____

No, please visit our website qudosbank.com.au to complete your online verification.

PLEASE NOTE: As the primary cardholder, you are responsible for all transactions made on this facility by any additional cardholder(s). If your request for an additional cardholder(s) is approved the additional cardholder may select his/her own Personal Identification Number (PIN) and will be able to perform any transaction that you can perform.

➤ Declaration

I have not been declared bankrupt in the past 3 years.

I declare that my details are true, complete and correct.

I have not had any court judgements, garnishees or legal proceedings.

I acknowledge that I have read and accept the Privacy Notice and consent to Qudos Bank collecting and disclosing my personal information from/to a credit reporting body, including obtaining a credit report. I understand that this information includes details about my credit worthiness as allowed by law, including my credit standing, credit history or credit capacity.

Primary Member

Name: _____

Signed: _____ Date: ____ / ____ / ____

PLEASE NOTE: If your wages are not paid into a Qudos Bank account please send us your last 3 payslips.

» Privacy Notice

This Privacy Notice sets out:

- > why we collect and use your information
- > how we collect and use your information
- > what happens if you do not wish to provide us with information
- > whether we provide your information to other entities
- > the availability of our Privacy Policy
- > when we can disclose certain information to a credit reporting body
- > how a credit reporting body may use your information
- > whether we disclose your information overseas and if so, where
- > how you can contact us.

Collection & use of your information

We collect and use your information to:

- > provide you with membership benefits, financial services and products or information about those benefits, services and products
- > provide you with information about financial services and products from 3rd parties we have arrangements with
- > conduct market and demographic research in relation to the products and services you and other members acquire from us
- > establish your eligibility for a loan
- > establish your capacity to repay a loan.

The law also requires us to collect and hold your information:

- > for our register of members under the Corporations Act
- > to verify your identity under the AML/CTF Act
- > to assess your capacity to pay a loan under the National Consumer Credit Protection Act.

How we collect your information

We will collect information about you and your financial position from you directly.

When you apply for a loan, we will collect information about your credit history from a credit reporting body.

How you can access your information

You can request access to your information at any time.

What if you do not wish to provide us with information?

If you do not give us the 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.

Providing your information to credit reporting bodies

The credit reporting body we disclose information to is Veda Advantage. If you do not make your repayments when they fall due or commit a serious credit infringement, we may disclose this to Veda Advantage.

Any information we provide to Veda Advantage will be included in reports provided to credit providers to help them to assess your creditworthiness.

You can ask Veda Advantage not to use your information for pre-screening of direct marketing by a credit provider. You can also ask them not to use or disclose your information if you reasonably believe that you have been or are likely to be a victim of fraud.

Veda Advantage's policy on the management of information is available at www.veda.com.au.

You can contact Veda Advantage by:

Calling – 1300 762 207

Mailing – Level 15/100 Arthur Street,
North Sydney NSW 2060

Providing your information to other entities

We disclose your information to other entities. We only disclose your information as needed and as required by law. We can disclose your information to:

- > entities that verify identity
- > lawyers, conveyancers, accountants, brokers and agents who represent you
- > contractors for statement printing and mail out, card and cheque production, market research or direct marketing
- > affiliated product and service suppliers to provide information to you about their services and products
- > credit reporting bodies and other financial institutions that have previously lent to you
- > persons you use as referees
- > for property loans – property valuers and insurers
- > mortgage documentation service
- > trustee and manager of securitised loan programs
- > any proposed guarantor of a loan
- > debt collection agencies, lawyers, process servers
- > our auditors
- > Qantas Airways Limited for awarding Qantas Points.

We will also disclose your information to law enforcement and government agencies as required by law.

Our Privacy Policy

Our Privacy Policy is available at www.qudosbank.com.au. The Policy contains information about:

- > how you can access your information
- > how you can seek correction of your information
- > how you make a complaint and how we will deal with it
- > in what overseas countries we are likely to disclose your information.

Disclosure to overseas recipients

We may disclose your personal information to the United Kingdom if you make online purchases using a Visa debit or credit card as part of the Verified by Visa service.

We may also disclose your personal information overseas if you request us to arrange an international funds transfer (more information will be provided when you make such a request).

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.

How to contact us

You can contact us:

- > in person at one of our branches
- > by calling us on 1300 747 747
- > by email at Privacy@qudosbank.com.au
- > in writing to Locked Bag 5020 Mascot NSW 1460

1300 747 747 | qudosbank.com.au