

Please complete all relevant fields. USE BLOCK CAPITALS in blue or black ink, then sign and date the form.

Yes I want to apply for  **Platinum Visa Credit Card** (minimum credit limit is \$6,000)  **Low Rate Visa Credit Card** (minimum credit limit is \$1,000)

### Credit Limit

Please tick if you would like us to assign you the maximum credit limit available to you based on your application information. If not, then please provide your requested credit limit \$

## 1. Your Personal Details

Title

Mr  Mrs  Miss  Ms  Dr

Surname  Given name(s)

Date of birth  Drivers licence no.

Marital Status

Single  Married/De facto  
 Divorced/Separated  Widowed

Number of dependants (excluding spouse)

G&C Mutual Bank Member no. (if applicable)

## 2. Your Contact Details

Current residential address (Please do not provide PO Box No.)

State  Postcode

Residential Status  Mortgage  Owned outright  
 Rent  Board/Living with parents

How long have you lived at your current address?

years  months

If less than 2 years, what was your previous address?

(Please do not provide PO Box No.)

State  Postcode  Country (if not Australia)

Home telephone no.  Mobile no.

Email address

Name of friend/family member not living with you

Contact no.

## 3. Your Employment Details

Full time/Part time  Self-employed  
 Other

Your occupation (e.g. Accountant)

Name of employer or Name of your business

Nature of business (e.g. Legal)

Time with employer  years  months

Employer telephone no.

Name of previous employer if less than 2 years

## 4. Your Financial Details

Annual Income

Annual salary before tax \$

Other gross annual income \$   
(including rental, dividend and investment income)

Monthly Expenses

Household expenses (rent/mortgage/board) \$

Living expenses (food/entertainment/other) \$

Loan repayments (personal/car/investment/other) \$

Credit Card Details

Total current credit/store card limit \$

## 5. Supplementary Card Applicant's Details

You can choose any family member over 18 years of age.

Title

Mr  Mrs  Miss  Ms  Dr

Surname  Given name(s)

Their current residential address (Please do not provide a PO Box No.)

State  Postcode  Country (if not Australia)

Relationship to Card Applicant

Spouse  De facto/Partner  
 Parent  Child  Sibling

## 6. Qantas Frequent Flyer Number

(For Platinum Card only)

Please note that in order to accrue Qantas Points, you need to be a member of the Qantas Frequent Flyer Rewards Program. If you are not already a member of the program, simply log onto [qantas.com/joinffgcmutualbank](http://qantas.com/joinffgcmutualbank) to sign up for complimentary membership.

## 7. Please Sign

By signing below, I/we acknowledge that I/we have read and agreed to the Declaration overleaf. I/we also acknowledge that the above information will be used to assess my capacity to repay this product.

Name (Primary Card Applicant)  Name (Supplementary Card Applicant)

Signature  Signature

Date  Date

Please return the application form via:

Email - [gcmb@gcmutualbank.com.au](mailto:gcmb@gcmutualbank.com.au) or in the envelope provided or Fax - 02 8362 9943 or Post - PO Box A253, Sydney South, NSW 1235  
Please ensure that the application is only sent once. Once the application has been submitted, you will hear back from us within 2 days.

## Credit Limit Increase Consent

Would you like us to contact you in writing when you may be eligible to increase your credit limit? By law we can't send you a written credit limit increase invitation unless you consent. A credit limit increase invitation may be either an offer to increase your credit limit or an invitation to apply for a credit limit increase.

Before you decide whether to provide your consent, you should know that:

- Your consent will apply to the credit card account(s)
- You can provide or withdraw your consent at any time
- You can apply for a credit limit increase or decrease at any time, even if you do not give us this consent
- Providing your consent does not mean that we will send you credit limit increase invitations

- If we do send you an invitation you are not obliged to apply for an increase in your credit limit; and
- If you do apply for an increased credit limit, we may decide not to approve your application (depending on our lending criteria).

Consent

I consent to G&C Mutual Bank making written credit limit increase invitations to me from time to time.

Name  Contact no.

Signature  Date

## Declarations

### Declaration by Applicants

By submitting this application I declare that:

- the information provided in this application is true, correct and complete and that I have never committed any act of Bankruptcy or had any judgements or legal proceedings against me, except for the particulars disclosed when applying for loan;
- I intend to use this card for personal purposes only;
- I am aged 18 years or older and that I am a permanent Australian resident;
- if I am an additional supplementary cardholder, I declare that I am aged 18 years or older;

and I acknowledge that:

- If I have named a supplementary cardholder in the application, I am solely liable for all transactions conducted by the supplementary cardholder;

- It is an offence under the Anti-Money Laundering and Counter Terrorism Financing Act 2006 (Cth) to give false and misleading information.

## Further Information

### Balance Transfer Conditions

The maximum balance transfer amount is 75% of the approved credit limit. Only Australian issued non-G&C Mutual Bank Limited credit/store cards can be balance transferred. All balance transfers from other credit/store cards must be in the applicant's name 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 the card's approved credit limit. If you wish to close the other financial

institution'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 or cash advances on G&C Mutual Bank Limited credit cards.

For balance transfers made from Australian issued non-G&C Mutual Bank Limited credit/store cards the interest free period will be 12 months after which interest will be charged on any remaining balance of the transferred balance at the annual percentage rate for cash advances. When transferring a balance from another card, 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.

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

## Key facts about this credit card (correct as at 22 December 2016)

This information sheet is an Australian Government requirement under the National Consumer Credit Protection Act 2009.

### Description of credit cards

Product Name	Low Rate Visa Credit Card	Platinum Visa Credit Card with Qantas Points
Minimum credit limit	\$1,000	\$6,000
Minimum repayments	If the closing balance is less than \$20.00, the minimum payment is the amount of the closing balance. Otherwise, the minimum payment is the greater of: <ul style="list-style-type: none"> <li>3% of the amount of the closing balance (rounded down to the nearest dollar); and</li> <li>\$20.00</li> </ul>	
Interest on purchases	9.49% p.a.	18.74% p.a.
Interest-free period	Up to 50 days on purchases	Up to 50 days on purchases
Interest on cash advances	15.49% p.a.	19.74% p.a.
Balance transfer interest rate	0% p.a. for 12 months Cash advance rate applies thereafter	0% p.a. for 12 months Cash advance rate applies thereafter
Annual fee	\$50.00	\$249.00
Late payment fee	N/A	N/A

There may be circumstances in which you may have to pay other fees. A full list of current fees applicable to these credit cards can be obtained from [www.gcmutualbank.com.au](http://www.gcmutualbank.com.au)

For more information on choosing and using credit cards visit the ASIC consumer website at [www.moneysmart.gov.au](http://www.moneysmart.gov.au)

The information on this sheet may be out of date. To confirm this information is correct you may wish to visit [www.gcmutualbank.com.au](http://www.gcmutualbank.com.au)

### Checklist

Please ensure that you provide an evidence of income of applicant, for example one most recent payslip to enable an assessment of your application.

A G&C Mutual Bank Limited representative will contact you if any further information is required.

The Credit Card Terms & Conditions are available at our offices/service centres. We will give you a copy of the Terms & Conditions on application, which you should read and consider before deciding whether to use any product.

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Phone : 1300 364 400

Fax : 02 8362 9943

G&C Mutual Bank Limited

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