

Total credit limit required, including balance transfers \$ _____

this account is to be in single joint names

balance transfer details - see balance transfer terms & conditions - minimum transfer \$500

name on card	BPay biller code	card number	\$ transfer amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
balance - please transfer			\$ _____

personal details

primary applicant

member number _____

title mr mrs ms miss

last name _____

first _____ middle _____

driver licence no. _____ exp date _____

date of birth _____

marital status single married
 other _____

dependants number of _____

residential address _____

length of time at this address _____ yrs

residential status renting home buyer
 boarding home owner

previous residential address (if less than 3 yrs) _____

period of time at this address from _____ to _____

contact number (hm) _____
(wk) _____
(mb) _____

email address _____

joint applicant

member number _____

title mr mrs ms miss

last name _____

first _____ middle _____

driver licence no. _____ exp date _____

date of birth _____

marital status single married
 other _____

dependants number of _____

residential address _____

length of time at this address _____ yrs

residential status renting home buyer
 boarding home owner

previous residential address (if less than 3 yrs) _____

period of time at this address from _____ to _____

contact number (hm) _____
(wk) _____
(mb) _____

email address _____

work details

primary applicant

employer name _____

employer address _____

occupation _____

employment terms _____ years of service _____
(permanent, temp, casual etc)

annual income gross \$ _____ net \$ _____

frequency weekly fortnightly monthly

other income gross \$ _____ net \$ _____

other income details rental centrelink second job

joint applicant

employer name _____

employer address _____

occupation _____

employment terms _____ years of service _____
(permanent, temp, casual etc)

annual income gross \$ _____ net \$ _____

frequency weekly fortnightly monthly

other income gross \$ _____ net \$ _____

other income details rental centrelink second job

PLEASE NOTE

Self Employed applicants: Please include two years financial returns and tax returns.

Employed applicants: Please include last two pay slips or a letter from employer confirming employment and base rate of pay for each applicant and details of any other income.

previous work details

primary applicant

occupation _____
employer name _____
employer address _____

employment terms _____ years of service _____
(permanent, temp, casual etc)

joint applicant

occupation _____
employer name _____
employer address _____

employment terms _____ years of service _____
(permanent, temp, casual etc)

references

nearest relative (or other referee) not residing at your current address - we may contact your relative or referee to check your details, please advise them that you have given us their details for this purpose.

primary applicant

name _____
address _____

contact details (hm) _____ (wk) _____
(mb) _____
relationship _____

joint applicant

name _____
address _____

contact details (hm) _____ (wk) _____
(mb) _____
relationship _____

additional cardholders

I/we wish to apply for an additional card in the name of:

mr mrs miss ms surname _____
first name _____
middle name(s) _____
date of birth _____

additional cardholder signature _____ **date** _____

additional card holder Credit Union SA member no. _____ ,
if the additional cardholder is not a member, an Account Signatory application (F366) must be completed and the person is to be identified by the Identification Worksheet (F17).
Additional cardholders must be at least 18 years of age. The primary cardholder(s) is/are responsible for all debts incurred by the additional cardholder(s). The card may be cancelled at any time by contacting Credit Union SA. Cancellation may not be effective until the additional card(s) have been surrendered or the primary cardholder(s) has/have taken reasonable steps to have the additional card(s) returned to Credit Union SA.

continuous credit insurance

please select one of the following: death death & disability disability
 disability & unemployment death, disability and unemployment

is insurance single joint loan / joint insurance
 joint loan / single insurance - name: _____

please call me with a quote - best time to call _____ phone number _____

I do not require insurance

For specific details of the cover provided, please refer to the product disclosure statement and policy documents underwritten by Allianz Australia Insurance Limited AFS Licence No. 234708 ABN 15000122850 (Allianz). Credit Union SA acts as an agent for Allianz, not as your agent.

assets

PLEASE NOTE

We require documented evidence of your assets. This may include; Council Rates, CreditUnion/Bank statements, Shares, Vehicle Registration, Superannuation papers

		ownership joint (j) or single (s)	estimated value \$
residence (home, unit etc)	address _____	_____	_____
other real estate	address _____	_____	_____
motor vehicle	make, model and year _____	_____	_____
motor vehicle	make, model and year _____	_____	_____
household effects / contents	_____	_____	_____
savings	company held with _____	_____	_____
investments	company held with _____	_____	_____
shares	company held with _____	_____	_____
superannuation	company held with _____	_____	_____
other assets (eg boat, caravan, motorbike)	details _____	_____	_____
	_____	_____	_____

liabilities

PLEASE NOTE

We require documented evidence of your liabilities (not with Credit Union SA). This includes; Loans, Store Accounts, Credit Cards. Most recent statements will suffice.

	owed to	monthly payment \$	balance owing \$
home repayment /mortgage	_____	_____	_____
board / rent	_____	_____	_____
personal loan(s)/ lease	_____	_____	_____
hecs	_____	_____	_____
overdraft(s) limit \$ _____	_____	_____	_____
limit \$ _____	_____	_____	_____
credit cards - visa / mastercard / amex	_____	_____	_____
limit \$ _____	_____	_____	_____
limit \$ _____	_____	_____	_____
limit \$ _____	_____	_____	_____
store cards limit \$ _____	_____	_____	_____
limit \$ _____	_____	_____	_____
rental / hp / interest free	_____	_____	_____

balance transfer - terms & conditions

You may request Credit Union SA to transfer to the account the outstanding balance of a credit or charge account held by a cardholder or any person with another credit provider, provided that:

- a balance transfer will only be permitted up to the available credit amount;
- the other account is not delinquent;
- a balance transfer cannot be processed to pay out a Credit Union SA account under your membership; and
- a balance transfer may be refused by Credit Union SA at its discretion.

Credit Union SA will not close the other account for you and you must continue to comply with the terms and conditions (including payment) for the other account.

Balance transfers can take up to 30 days to be effected, and it is your responsibility to ensure that when the balance is effected your account balance does not exceed the credit limit.

declaration

Have you or your partner had any judgements, debt recovery, bankruptcy, legal proceedings against you in the last five years? no yes - please specify

I/we hereby declare and certify that all the information contained in this application is true and complete in every particular.

I/we authorise Credit Union SA to make enquiries of any source able to provide information relevant to this application, including obtaining of credit reference reports and disclosing information and any other credit provider, pursuant to the Privacy Act 1998.

I/we agree to accept the Credit Union SA visa credit card terms & conditions.

I/we hereby certify that I am/we are physically able to perform the usual duties of my/our livelihood (applicable for continuous credit insurance protection).

I/we authorise Credit Union SA to transfer funds from the credit card details listed in the balance transfer section of this application.

I/we confirm that I/we have read and agree to the balance transfer terms and conditions above.

I/we declare that this credit application is wholly or primarily for: domestic, family or household use
 another purpose (commercial credit)

primary member signature _____ date _____

joint member signature _____ date _____