

visa credit card application

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
_____	_____	_____	_____
_____	_____	_____	_____

total balance - please transfer \$ _____

your personal details

primary member

joint member

member number	_____	_____
surname <small>mr/mrs/miss/ms</small>	_____	_____
given names	_____	_____
postal address	_____	_____
	_____ postcode _____	_____ postcode _____
home address	<input type="checkbox"/> same as above <input type="checkbox"/> as below	<input type="checkbox"/> same as above <input type="checkbox"/> as below
	_____	_____
	_____ postcode _____	_____ postcode _____
housing status <small>owned/buying/renting/boarding</small>	_____ years residence _____	_____ years residence _____
contact details	home _____ work _____	home _____ work _____
	email _____	email _____
date of birth	____/____/____ mobile _____	____/____/____ mobile _____
marital status	_____ no. of dependants _____	_____ no. of dependants _____
drivers licence no	_____ expiry date _____	_____ expiry date _____
previous address <small>if less than 3 yrs at current address</small>	_____	_____
	postcode _____ years residence _____	postcode _____ years residence _____

your work details

primary member

joint member

occupation <small>if self employed, nature of business</small>	_____	_____
employers name	_____	_____
employers address	_____	_____
	_____ postcode _____	_____ postcode _____
phone number	_____	_____
employment terms <small>permanent, temp, casual</small>	_____ years of service _____	_____ years of service _____
annual income	gross _____ net _____	gross _____ net _____
pay frequency	<input type="checkbox"/> weekly <input type="checkbox"/> fortnightly <input type="checkbox"/> monthly	<input type="checkbox"/> weekly <input type="checkbox"/> fortnightly <input type="checkbox"/> monthly
other income	gross _____ net _____	gross _____ net _____
other income details	<input type="checkbox"/> rental <input type="checkbox"/> centrelink <input type="checkbox"/> second job	<input type="checkbox"/> rental <input type="checkbox"/> centrelink <input type="checkbox"/> second job

Please include current pay slips for each applicant and confirmation of any other income.
Two years financial returns or tax returns are required for self employed applicants.

previous work details	primary member	joint member
occupation <small>if self employed, nature of business</small>	_____	_____
employers name	_____	_____
employers address & phone number	_____	_____
	_____ postcode _____	_____ postcode _____
employment terms <small>permanent, temp, casual</small>	_____ years of service _____	_____ years of service _____

references	primary member	joint member
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.		
name	_____	_____
address	_____	_____
	_____ postcode _____	_____ postcode _____
contact details	home _____ work _____	home _____ work _____
	mobile _____	mobile _____
relationship	_____	_____

additional cardholders

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

surname <small>mr/mrs/miss/ms</small>	_____	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

continuous credit insurance is available for a range of situations including; death, death & disability, disability and disability & unemployment. These covers can be arranged to cover single and joint borrowers.

please contact with a quote best time to call _____ best contact no. _____

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

	details	\$ value	insurer
residential property	_____	_____	_____
	_____	_____	_____
other property	_____	_____	_____
vacant land	_____	_____	_____
motor vehicles	_____	_____	_____
	_____	_____	_____
caravan, boat etc	_____	_____	_____
home contents	_____	_____	_____
savings	_____	_____	_____
shares/investments	_____	_____	_____
superannuation	_____	_____	_____
other	_____	_____	_____
	_____	_____	_____

liabilities

	lender	repayments	\$ balance
mortgages	_____	_____	_____
	_____	_____	_____
rent, board etc	_____	_____	_____
hecs	_____	_____	_____
personal loans	_____	_____	_____
	_____	_____	_____
other loans	_____	_____	_____
credit cards	_____	_____	_____
	limit \$ _____	_____	_____
	limit \$ _____	_____	_____
store cards	_____	_____	_____
	limit \$ _____	_____	_____
hp / interest free	_____	_____	_____
other	_____	_____	_____
	_____	_____	_____

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

primary member signature _____ **date** _____

joint member signature _____ **date** _____