

Visa Credit Card, Application Form

As at December 2019

Before proceeding with this application, you should read our Privacy Notification which is available at <https://www.unitybank.com.au/privacy-statement.html>, by request at any branch or by calling us on 1300 36 2000. The Privacy Notification sets out key information about why we're collecting your personal information, and how we use, disclose and secure it.

1. YOUR CREDIT LIMIT

Credit Limit Requested (please tick) \$2,000 \$5,000 \$10,000 Other

 \$

2. PLEASE TELL US ABOUT YOURSELF

Title Given Names

Surname Member No.

Date of Birth Drivers Licence No. Expiry Date

/ / / /

Marital Status No. and Age of Dependants

Current Address

State Postcode Time there

 Years / Months

Do you Own Rent Board Buying/Mortgage

Home phone Mobile phone

()

Email

Previous Address (if current address is less than 3 years)

State Postcode Time there

 Years / Months

Did you Own Rent Board Buying/Mortgage

Name of Relative or Friend not living with you (in Australia)

Address

Phone No. Relationship

()

3. EMPLOYMENT DETAILS

Name of Employer

Address

Work phone Time there

() Years / Months

Occupation Time in Industry

 Years / Months

Are you Permanent Casual Part time

Previous Employer (if current is less than 3 years)

Address

Work phone Time there

() Years / Months

Occupation

4. YOUR FINANCES

| | | What you Own |
|-----------------|--------------|--------------|
| Home | Address | \$ Value |
| Investment Home | Address | \$ Value |
| Motor Vehicle | Model / Year | \$ Value |
| Motor Vehicle | Model / Year | \$ Value |
| Savings | Where | \$ Value |
| Shares | Details | \$ Value |
| Caravan Boat | Details | \$ Value |
| Home Contents | Details | \$ Value |
| Other | Details | \$ Value |
| Other | Details | \$ Value |

5. YOUR FINANCES Continued

| | | |
|----------------------------------|----|-----------|
| Gross Wage Before Tax | \$ | Per month |
| Second Job Gross Wage Before Tax | \$ | Per month |
| Rental Income | \$ | Per month |
| Other Income | \$ | Per month |

| Home Loan | | | Expenses |
|----------------|----|---------|--------------|
| Name of Lender | \$ | Balance | \$ Per month |

| | | | |
|-----------------|----|---------|--------------|
| Investment Loan | | | |
| Name of Lender | \$ | Balance | \$ Per month |

| | | | |
|----------------|----|---------|--------------|
| Car Loan | | | |
| Name of Lender | \$ | Balance | \$ Per month |

| | | | |
|----------------|----|---------|--------------|
| Personal Loan | | | |
| Name of Lender | \$ | Balance | \$ Per month |

| | | | |
|----------------|----|---------|--------------|
| Personal Loan | | | |
| Name of Lender | \$ | Balance | \$ Per month |

| | | |
|---------------|----|-----------|
| Rent / Board | | |
| Name of Agent | \$ | Per month |

Credit/Store Card Details

| | | | |
|-----------|-----------|----|---------|
| Issued by | | | |
| \$ | Limit | \$ | Balance |
| \$ | Per month | | |

| | | | |
|-----------|-----------|----|---------|
| Issued by | | | |
| \$ | Limit | \$ | Balance |
| \$ | Per month | | |

| | | | |
|-----------|-------|----|-----------|
| Issued by | | | |
| \$ | Limit | \$ | Balance |
| | | | Per month |

6. MEMBERS DECLARATION

Have you had any judgments, garnishees or other legal proceedings, including bankruptcy, against you in the last five years?

No Yes

Details:

| |
|--|
| |
| |
| |

7. AUTOMATIC REPAYMENT OPTION

Please arrange for my Minimum Payment Due to be paid monthly from my Access Account

Yes Member No.

Signature.

Date.

Reliance Bank and Bankstown City Unity Bank are divisions of Unity Bank Limited.
ABN 11 087 650 315 AFSL/Australian Credit Licence 240399.

Unity Bank Limited

Level 7, 217 Clarence St. Sydney NSW 2000
p: 1300 36 2000 f: 02 8263 3277 mail@unitybank.com.au www.unitybank.com.au

Reliance Bank

203-209 Russell St Bathurst NSW 2795
p: 13 24 40 f: 02 6334 8825 mail@reliancebank.com.au www.reliancebank.com.au

Bankstown City Unity Bank

64 Kitchener Parade, Bankstown NSW 2200
p: 1300 65 4477 f: 02 9707 6060 mail@bcub.com.au www.bcub.com.au

MAILING ADDRESS: PO Box K237 HAYMARKET NSW 1240

Key Facts About This Credit Card

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

Effective Date: 1 August 2019

ABN 11 087 650 315 AFSL /Australian Credit Licence 240399.

| Description of credit cards | |
|---------------------------------------|---|
| Product name | VISA Low Rate Credit Card |
| Minimum credit limit | \$1,000.00 |
| Minimum repayments | 2% of the outstanding balance or \$20.00 whichever is greater |
| Interest on purchases | 9.99% p.a. |
| Interest-free period | Up to 55 days on purchases only |
| Interest on cash advances | 9.99% p.a. |
| Promotional interest rate | 7.99% p.a. for the first 6 months. |
| Balance transfer interest rate | 7.99% p.a. for the first 6 months. After 6 months, the rate reverts to our standard credit card rate which is currently 9.99% p.a.. |
| Annual fee | \$60.00 p.a. (Waived for the first 12 months) |
| Late payment fee | n/a |

There may be circumstances in which you have to pay other fees. You can only be charged an additional fee for exceeding your credit limit if you separately agree to being charged that fee. A full list of current fees applicable with this card can be obtained from unitybank.com.au

For more information on choosing and using credit cards visit the ASIC consumer website at moneysmart.gov.au.

The terms on which this credit card is offered can change over time. You can check if any changes have been made by visiting unitybank.com.au/credit-card-key-facts-sheet or give us a call on 1300 36 2000.

Privacy Notification (please retain this page for your records)

Outline

This Privacy Notification 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 Equifax.

If you do not make your repayments when they fall due or commit a serious credit infringement, we may disclose this to Equifax. Any information we provide to Equifax will be included in reports provided to credit providers to help them to assess your credit worthiness. You can ask Equifax not to use your information for prescreening 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.

Equifax's policy on the management of information is available at www.mycreditfile.com.au.

You can contact Equifax by:

Phone – 1300 762 207

Website - www.mycreditfile.com.au

Providing your information to other entities

We disclose your information to other entities.

We can disclose your information to:

- entities that verify identity
- providers of payment and card services, when you make a transaction using a payment service or a card
- 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
- trustees and managers of securitised loan programs
- any proposed guarantor of a loan
- debt collection agencies, lawyers, process servers
- our auditors.

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 unitybank.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, or our external service providers, may disclose your personal information (including credit-related information) overseas. The countries where your personal information (including credit-related information) may be disclosed include India, New Zealand, the Philippines, UK and USA.

However, if we, or our external service providers, disclose your personal information outside Australia, the information disclosed will be used only for the purposes set out in this Privacy Policy.

How to contact us:

- Drop in at any of our branches
- Visit our website at unitybank.com.au
- Phone us on 1300 36 2000 or Fax: 02 8263 3277
- Write to us at: PO Box K237, Haymarket NSW 1240