Low Rate MasterCard Online Application Form

2.9% p.a. for the first 6 months of the balance transfer^

Community CPS Australia
Share the difference

Post or Fax completed Request Form to 1300 301 304.
PLEASE COMPLETE ALL SECTIONS OF THIS FORM IN CLEAR CAPITAL LETTERS.
FOR FASTER APPROVAL, INCLUDE TWO MOST RECENT PAYSLIPS WITH YOUR REQUEST FORM.

YES! I want to apply for a:

☐ **Gold Low Rate MasterCard (DK)** **8WX8A262** **(770)**
(Income **$35,000 p.a.** or over required)

☐ **Silver Low Rate MasterCard (RW)** **8WX8A262** **(570)**
(Income **$20,000 p.a.** or over required)

Before you complete this Application Form, please be sure you can say 'yes' to the initial approval criteria.

✓ **I am at least 18 years of age** ✓ **I have a good credit rating**
✓ **I am a permanent Australian resident**

Credit Union Name: Community CPS Australia

Credit Union BSB Number: 8 0 5 – 0 2 2

Credit Union Member Number:

1. PLEASE TELL US ABOUT YOURSELF

Title | First name

Middle name | Surname

Home address (PO Box not acceptable)

Home address

Suburb/Town | State | Postcode

Home ☎ ( ) | Mobile ☎

I consent to being kept informed about products, services and offers via email and/or SMS ☐

E-mail address

Date of Birth / /19 | Driver's licence number

Mother's maiden name

Are you: Married ☐ Single ☐ Divorced/ Separated ☐ Widowed ☐ De facto ☐

Number of dependants (including self) ☐

Do you (please tick) Own home ☐ Rent ☐ Mortgage ☐ Board ☐

Years at current residential address ☐ Years at previous address ☐

Name and phone number of relative in Australia NOT living with you

Name

Relative's ☎ ( )

2. ABOUT YOUR ACCOUNTS

Type of other credit card(s) held, e.g. Visa, MasterCard, American Express etc.

3. YOUR MONTHLY FINANCIAL POSITION

This information will be used to determine your ability to make repayments on this credit facility.

1. **Show your Total Monthly Income (after tax)**
Exclude selected Government benefits as source of income (apart from age and war pensions) $

2. **Show your Total Monthly Personal Expenses** -
Include rent/mortgage, loan repayments (car, credit cards, etc.), personal living expenses (food, electricity etc.), rates/ body corporate and any other financial commitments. $

3. **Monthly Disposable Income** = $

4. PROFESSIONAL DETAILS

4a. All applicants must complete

Are you self employed? Yes ☐ No ☐

Current employer/business name

Employer/business address

Suburb/Town | State | Postcode

Work ☎ ( )

Years with current employer / Years self employed

Years with previous employer

Gross annual salary $ | Other annual income $

Please attach evidence of other annual income (e.g. tax return, bank statement, dividend certificate if applicable).

Occupation

4b. Complete only if self employed

Name of accountant

Accountant's trading name

Accountant's ☎ ( )

5. PLEASE SIGN HERE

By signing below you confirm that: (1) This credit facility will be for personal use (2) You are an Australian resident and are over 18 years of age (3) The information you have given in this application is truthful and complete (4) You have read and agree to the Terms and Conditions and the Privacy Consent on the back of this form **(5) You authorise your employer/accountant to provide your income details to Card Services or its representatives for the purpose of assessing your application for a Card Services Credit Card account.**

Signature ✘ | Date / /

PRINT NAME

If I have applied for a Gold Card, after processing this request, Card Services may instead offer me a Silver Card Account. I understand that my signature above constitutes my request for a Silver Card Account. **To assist with processing, please provide two most recent payslips, tax assessment or group certificate with your application.**

6. YOUR ADDITIONAL CARD (OPTIONAL)

You are confirming the identity of an Additional Signatory by including their name and date of birth here and signature in the signature box below:

First name | Middle name

Surname

Home address

Suburb/Town | State | Postcode

Additional Cardholder's Date of Birth / /19

Signature of Additional Cardholder ✘

Additional Cardholder must be at least 16 years of age. The Primary Cardholder is responsible for all debts incurred by the Additional Cardholder. The card may be cancelled at any time by phoning Card Services. This may not be effective until the Additional Card has been surrendered or Primary Cardholder has taken all reasonable steps to have the Additional Card returned to Card Services.

7. BALANCE TRANSFER AUTHORISATION

Accounts to be transferred. I authorise Card Services to transfer the following amounts from my nominated account to my Credit Card Account in accordance with the Balance Transfer Terms and Conditions (over page).

	Account name (e.g. Mrs A.B. Smith)	Type of card/account (e.g. Telstra Visa Card)	Card/Account number	Amount to be transferred (If within approved credit limit; min $500)
1.				$
	Name and address of issuing organisation			
2.				$
	Name and address of issuing organisation			

TOTAL AMOUNT TO BE TRANSFERRED $

Please provide two most recent payslips or group certificate with your application

PLEASE FAX TO 1300 301 304
Fax this end first

TLP296N1

8. PRIVACY PREFERENCE

Card Services and its affiliates and partners may keep you informed about other products, services and offers, which may be of interest to you. If you do not wish these communications to be made to you please notify Card Services in writing or by telephone on **1300 135 538**

**Important note: If you have indicated that you wish to receive these communications by phone, you may be contacted even if you have registered your phone number on any governmental do not call register.*

Verification
By submitting this application you acknowledge that these acknowledgements and consents remain in force until the product(s) or facility(ies) to which they relate is/are at an end.

Call recording
Your telephone calls and conversations with a Card Services representative may be recorded and monitored for quality, training and verification purposes.

9. PRIVACY CONSENT

By signing this application form, you consent as follows.
In this section, 'We/us' means Citigroup Pty Limited ("Card Services") and 'you/your' means all borrowers named in this application.

Personal information and credit information
1. We collect your personal information to assess this application and to administer the credit facility and related services. If you do not provide us with the information we ask for or the information provided is incorrect or incomplete, we may not be able to assess your application or provide or administer the products or services that you are seeking. **2.** To provide you with products and services and manage your account and relationship with us, we share your personal information with other Card Services affiliates, sales agents and other parties below. If you have applied for a credit card facility, we will also share your information with other entities and organisations involved in any Card Services Rewards Program. **3.** We obtain your personal credit and commercial credit information from a credit reporting agency or other organisation that provides personal credit and commercial credit information. **4.** We may give or obtain your personal information, including your personal credit or commercial credit information, about your credit worthiness, credit standing, credit history or credit capacity with: (a) other credit providers; (b) any signatory to the facility for which you are applying; (c) any broker, financial, legal or other adviser acting in connection with your facility or application; (d) a credit reporting agency or other business or other organisation that provides personal credit or commercial credit information (Information that we provide may include: (a) your identity particulars; (b) (for borrower only) you have applied for personal or commercial credit and the amount; Card Services is your current credit provider; your payments are overdue by more than 60 days and collection action has commenced; payments are no longer overdue (borrower only); cheques for $100 or more that you have drawn have been dishonoured more than once; in Card Services' opinion you have committed a serious credit infringement; credit provided to me/us has been discharged); (e) any insurer relating to your facility including consumer credit insurance to arrange and administer consumer credit insurance or any trade insurer for any purpose relating to an application for commercial credit; any person in connection with funding financial accommodation by securitisation; (f) organisations wishing to acquire an interest in any part of Card Services' business for assessing any proposed acquisition; and (g) organisations that carry out functions on our behalf including mailing houses, data processors, researchers and collection agents, some of which may be located outside Australia. **5.** We may use your personal credit and commercial credit information: (a) to assess an application for credit; (b) to assess an applicant or guarantor; (c) to assist in avoiding any defaults under any credit obligations; (d) to tell other credit providers about defaults made by me/us; (e) to assess your credit worthiness. **6.** You can view the Citigroup Privacy Policy on our website **www.cardservicesdirect.com.au** or attain a copy by calling us on **1300 135 538**. You can access your personal information we hold by contacting us on the number above. A charge may apply for this access.

10. TERMS AND CONDITIONS

Fees and charges apply.
Terms and conditions apply and are available upon request.
Final approval of your MasterCard application will be subject to satisfying Card Services Credit Criteria.
^The promotional rate of 2.9% p.a. applies only to balances transferred with this offer for a period of six months from account approval. Transferred balances will be repaid first. Outstanding balances at the end of the promotional period will revert to the cash advance interest rate. Any transactions made other than with this offer are at the standard Rewards credit card rate, currently 13.1% p.a. for retail purchases and 17.1%p.a. for cash advances which is variable, subject to change and Card Services credit criteria. Interest rate last updated 01/06/2010. Offer is not available to existing MasterCard Cardholders of this Credit Union or holders of Credit Cards issued by Citigroup. Balance transfers cannot be used to pay off any other product with this Credit Union. Subject to your acceptance you will be billed at a later date an annual account fee of $45 for the Silver Card and $85 for the Gold Card (additional cards are free). Card Services may check employment details/income with your employer or accountant named on your application. Upon approval of your Credit Card we will notify you of how to meet the identification procedure as required by law. # International Travel Insurance, Purchase Cover and Interstate Flight Inconvenience Insurance are provided automatically to cardholders under a master agreement between Zurich Australian Insurance Limited ABN 13 000 296 640, AFSL No. 233507 and Citigroup Pty Limited, and is subject to Terms and Conditions and exclusions available at www.cardservicesdirect.com.au. An excess applies to Purchase Cover Insurance. β CREDITSHIELD® is issued by MetLife Insurance Limited ABN 75 004 274 882, AFSL No. 238096. You should consider the Product Disclosure Statement, and whether or not the product is appropriate for you, before making a decision about the product. If you do not have a Product Disclosure Statement for CreditShield and want to find out more information, please call 1300 135 538.

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11. BALANCE TRANSFER TERMS AND CONDITIONS

1. Each Balance Transfer (BT) must be for at least $500. BTs from your Account to any other Citigroup account are excluded as are foreign currency BTs and BTs to offshore accounts.
2. We will transfer the BTs specified by you, in the order you have nominated, in full or part, as determined by us and your available Credit Limit. We reserve the right to refuse any request for a BT, for the full or part amount.
3. BTs are repaid first before other transactions (subject to any Special Promotion).
   Interest rates on other transactions are at the prevailing applicable rate. At the expiry of the BT promotional period, the interest rate applicable to any remaining outstanding balances with this Balance Transfer will revert to the standard interest rate for Cash Advance, which is variable and subject to change.
4. Only one BT request form will be processed with this application.
5. BTs will not be processed until you have activated your Account. We will endeavour to process your BT application promptly however we do not promise that there will not be processing delays. You must monitor your nominated accounts to ensure there are no overdue payments while the BT is being processed.
6. BTs will only be processed in the name of the Primary Account holder.

12. CREDITSHIELD® CREDIT PROTECTION INSURANCE (OPTIONAL)

☐ YES, I would like to receive further information and an application form for CREDITSHIELD®. A product disclosure statement will be sent to you by MetLife Insurance Limited ABN 75 004 274 882 AFSL No.238096, the issuer of CREDITSHIELD®, which you should consider to determine whether CREDITSHIELD® is appropriate for you.

Your decision to purchase this product should be based on the information found in the product disclosure statement. CREDITSHIELD® will pay your minimum monthly payment until you are fit to return to work should you become temporarily disabled or for up to six months if you become unemployed. In the event of your death or total disablement, CREDITSHIELD® will pay the amount of your indebtedness to a maximum of $30,000. It costs just 49 cents for every $100 owing on your Card each month. Insurance is subject to policy terms and does not apply to Additional Cardholders.

OFFICE USE ONLY

Two Easy Ways to Apply

1. Mail - (No stamp required): **Card Services. Reply Paid 1625, Sydney NSW 2001.**
2. Fax - **1300 301 304**

For more information, contact your nearest branch.

FAX THIS END FIRST TO 1300 301 304

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