PO Box 657 Lismore NSW 2480
Technology Park, Madgwick Drive,
Armidale NSW 2350
1300 728 728
info@summerland.com.au
summerland.com.au

Summerland Bank

Credit Card Application

Other Consents and Acknowledgements

We may confirm the details of the information provided in this application. Do you consent to the use of your personal information in an electronic identity verification system? This may include the Australian Government's Document Verification Service as well as information held by a credit reporting body - Equifax.

☐ Yes

Where you provided information of another individual you must make them aware of that fact and the contents of our Accounts and Access Facilities Conditions of Use, and Financial Services Guide and Privacy Information (FSGPI) document, which are available online at summerland.com.au.

Type of Credit Card

Please select the type of credit card you would like to apply for:

☐ Visa Low Rate Card
☐ Visa Rewards Card

Credit Limit

What credit limit would you like to apply for? $

Your Personal Details

Title *(please tick)*:

☐ Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

Surname

Given Name(s)

Date of Birth

Drivers Licence Number

Customer Number (if applicable)

Number of Dependents

Your Contact Details

Mobile Number

Phone ☐ Home ☐ Work

Email Address

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

Street number and name

Suburb

State

Postcode

Residential Status

☐ Home owner ☐ Buying my home
☐ Renting ☐ Boarding/Living with parents or friends

How long have you lived at your current address?

Years

Months

Your Employment Details

Employment Status

☐ Full Time ☐ Part Time ☐ Self-employed
☐ Casual ☐ Contract

Your Occupation

Period

Name of your employer or name of your business

Name of previous employer if less than 2 years

Your Financial Details

Monthly Income

Income after tax	$
Other income *(including rental, dividend, investment and other income)*	$
Partner's income *(if applicable)*	$

Monthly Expenses

Household expenses *(rent/board)*	$
Living expenses *(including food, medical, entertainment, car running costs etc)*	$
Child support *(if applicable)*	$

Assets

Value of real estate	$
Value of motor vehicles	$
Value of shares/savings	$
Value of other assets	$

Liabilities

Total owing mortgage loans	$
monthly repayment	$
Total owing other loans *(except credit cards)*	$
monthly repayment	$

Credit Cards

Card Issueer

Limit	$
Owing	$

☐ Please tick if you would like to transfer the balance to us

Card Issuer

Limit $

Owing $

Please tick if you would like to transfer the balance to us

Card Issueer

Limit $

Owing $

Please tick if you would like to transfer the balance to us

Joint Account Details

Would you like to add a joint borrower?

Yes No

Joint Borrower Name

Please have the joint borrower complete a separate application form and submit together.

Additional Card Holder Details

Would you like to add an additional card on this account?

An additional cardholder is not a joint borrower, the borrower remains soley responsible for any balance owing on the card.

Yes No

Title *(please tick)*:

Mr Mrs Miss Ms Other

Surname Given Name(s)

Date of Birth Drivers Licence Number

Customer Number (if applicable)

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

Street number and name

Suburb *State* *Postcode*

Mobile Number Phone Home Work

Email Address

Balance Transfer Request Terms and Conditions

The minimum balance transfer amount is $1,000. Transfer can occur only from Australian issued non-Summerland cards. You must not be in default of the terms and conditions relating to your Summerland card or other financial institution card. We will not be responsible for delays or charges associated with processing. We will not close the card account held with the other financial institution.

Before you submit your application

Before submitting your application it is recommended that you read our Privacy Notification for Lending Customers (please refer to the last page of this application).

Consent for Electronic Delivery of Documents, Statements and Notices

By including your email address you are consenting to Summerland communicating the offer and contract electronically through internet banking or by email. You agree to receive statements and notices for all your banking and loan accounts by email, and/or through internet banking, and/or notices by SMS where a mobile number has been provided. You agree to receive account statements by accessing them via internet banking once Summerland emails you to advise they are available. You understand that:

- Summerland will not post paper statements or notices
- You can revert to receiving paper statements and notices at any time
- You need to check your emails and/or SMS regularly.

Key Facts about these Credit Cards

Correct as at: 26 October 2018

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

Description of Credit Cards

Product Name	Low Rate Offer	Rewards Offer
Minimum Credit Limit	$1,000	$1,000
Minimum repayments	The greater of 2.5% of the closing balance outstanding or $20. If the closing balance is less than $20, the minimum repayment is the closing balance. [Plus amounts in excess of limit]	
Interest on purchases	11.99%pa	18.99%pa
Interest-free period	Up to 55 days on purchases only	Up to 55 days on purchases only
Interest on cash advances	15.99%	20.49%
Balance transfer interest rate	0.00% pa for 9 months on balance transfers requested at new card application. Reverts to interest rate on purchases thereafter.	0.00% pa for 12 months on balance transfers requested at new card application. Reverts to interest rate on purchases thereafter.
Annual Fee	$49 waived for the first year	$79 waived for the first year
Late Payment Fee	$0	$0

There may be circumstances in which you have to pay other fees. A full list of current fees applicable to these credit cards can be obtained from summerland.com.au.

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

The terms on which these credit cards are offered can change over time. You can check if any changes have been made by visiting http://summerland.com.au/credit-cards or by contacting us on 1300 802.222.

Submit your application:

Email: creditcards@summerland.com.au

Post: PO Box 657, Lismore NSW 2480

Fax: 02 6621 4748

Privacy Policy

For Australian Privacy Principles & Credit Reporting

Our commitment

We value your trust in us as a customer-owned banking entity. It is important for us to keep your information secure. As a customer-owned banking entity, it is also important for us to keep your information confidential. To achieve this we will comply with the Privacy Act 1988, the Australian Privacy Principles (APPs) and the Privacy (Credit Reporting) Code 2014.

The Privacy Act sets out how we are to collect, use, disclose and store personal, credit and credit eligibility information. The Privacy Act also requires us to have a privacy policy.

We may also, with your consent and authority, deal with your personal information under the Consumer Data Right (CDR) regime. For more information about how we collect, use, hold and disclose CDR Data under the CDR regime, see our CDR Policy.

Outline of our Policy

This Privacy Notification sets out:

- what information we collect and hold;
- how we collect and hold information;
- when you apply for a loan - what information we use from your credit report;
- why we collect, hold, use and disclose your information;
- how you can access your information;
- how you can correct your information
- how we hold information;
- how you can make a complaint;
- how we deal with your complaint.
- in what overseas countries we are likely to disclose your information;

We will collect and hold:

- your name, date of birth and evidence of identity;
- your tax file number;
- your facial image captured by cameras on our property (including branches and ATMs)
- passwords, passcodes, and secret questions used to confirm your authorisation of a transaction;
- credit and debits to your accounts

When you apply for a loan, we will also collect and hold:

- information about your financial position;
- your current credit history

We will only collect information that is related to our providing, or arranging others to provide:

- banking products and services;
- financial advisory services;
- financial accommodation;
- general insurance;
- travel services.

How we collect your information

We will collect information about you and your financial position from you directly.

When you apply for a loan, or for an increase to your limit, we may collect information about your credit history from a credit reporting body. We can do this without your consent.

The credit reporting body will record the fact that we have enquired about your credit history, and that record may be disclosed to other credit providers, and used and disclosed by the credit reporting body or a credit provider to assess your credit worthiness, including in the calculation of your credit score or credit rating.

When a credit enquiry is recorded on your credit report, it can affect your credit score in different ways. It might go up, down, or stay the same. This depends on factors like the type of credit you're applying, how many other credit checks you've had recently, and other details in your report. An enquiry is more likely to lower your credit score if you make a lot of credit applications in a short time.

What information do we use from your credit report?

We use your credit report to check if what you have told us about your financial history is correct.

We look at the following information:

- what are your current loans;
- what loans have you applied for;
- if available, your repayment history on any loans and your default history
- any payment defaults reported by service providers such as telcos and energy companies
- whether there are any Court judgements against you
- whether you are, or have been, recently bankrupt
- whether you have committed any serious credit infringements.

Your credit report will usually only contain information from the past 5 years. It may contain information from up to the past 7 years if you have committed a serious credit infringement.

We may ask you to explain why if your credit report differs from what you have told us about your financial history.

Why we collect, hold, use and disclose personal information

We collect, hold and use your information for a number of reasons, such as to:

- provide customer benefits, financial services and products or information about those benefits, services, and products;
- give you information about financial services and products from third parties we have agreements with;
- conduct market and demographic search in relation to the products and services our customers acquired from us.

We also collect, hold, and use personal information as required by law, for example:

- for our register of members;
- to verify your identity and meet our obligations under the AML/CTF Act;
- to assess your capacity to pay a loan;

We disclose your information to other entities such as:

- entities that verify identity or help us comply with our obligations under the AML/CTF Act;
- For more information on Identity Verification Services, refer to the Australian Government website: https://www.idmatch.gov.au
- card schemes, merchants and payment service providers, where you make a card payment and a merchant requests name and address verification for fraud prevention purposes, including where a verification result (such as a match, close match or no match) is returned through the card scheme as part of the transaction process;
- other financial institutions as part of the industry wide Confirmation of Payee service that provides confirmation of the recipient account holder's name back to the Payer before funds are transferred;
- For more information on Confirmation of Payee, refer to our website.
- entities that help identify illegal activities and prevent fraud;
- lawyers, conveyancers, accountants, brokers, and agents who represent you;
- contractors for account 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;
- trustee and manager of securitised loan programs;
- any guarantor or proposed guarantor of a loan;
- debt collection agencies, lawyers, process servers;
- our auditors, lawyers and conveyancers;

We and the above third parties will also disclose your information to law enforcement and government agencies as required by law.

How we hold your information

We hold your information in our banking system. We have security systems to guard against unauthorised access. We also limit access to our employees on a need-only basis.

We will destroy or de-identify information when it is no longer needed.

Disclosure to overseas recipients

We currently disclose limited information to overseas recipients in Great Britain for the Verified by Visa product. Otherwise we do not disclose any other information to overseas recipients.

How you can access and/or correct your personal information

You can request access to your personal information at any time. If the information we hold is incorrect, you can request us to correct it.

You can make a request by contacting us in one of the following ways: visiting one of our branches or by telephone. Contact details can be found on our website at summerland.com.au.

We do not charge you for making a request to access your information. However, if you would like to access your information, a fee may be chargeable depending on circumstances, the amount of information you are requesting access to, and the costs associated with providing the requested access. We will disclose the estimated fee before we provide access.

AdRoll

To help us more effectively advertise to existing and potential customers, Summerland makes use of AdRoll's remarketing service. Via the use of cookies and a tracking pixel, AdRoll tracks when visitors to our site visit certain pages. This information may be used to build a profile of your interests and show you relevant advertisements on other sites.

Please check AdRoll's Privacy Notice to find more. Find out how to opt out of personalised marketing here.

Making a complaint

You may make a complaint to us if you consider that we have not complied with the relevant provisions of the APPs or relevant credit reporting provisions the *Privacy* Act and *Privacy (Credit Reporting) Code 2014.*

You can complain:

- in person at one of our branches
- by calling us on 1300 728 728
- by email at privacy@summerland.com.au
- in writing to:
  Privacy Officer
  Summerland Bank
  PO Box 657 Lismore NSW 2480

We will deal with your complaint under our internal dispute resolution process. For more information on our complaints process, please visit our Resolving Disputes page on our website.

We are also part of an external dispute resolution scheme. If you are not satisfied with how we handled your complaint, you can take the matter there. We will tell you at the time how you can contact the external dispute resolution scheme.