Unity Bank

# Credit Card Application

## Credit card details

Please advise your preferred credit card and credit limit below. Note that the credit limit we give you will depend on your ability to meet your repayments. The minimum credit limit for a Platinum card is $6,000 and Low Rate card is $1,000.

- ☐ Low Rate Visa Credit Card
- ☐ Platinum Visa Credit Card
- ☐ I would like the maximum credit limit available based on my application or;
- ☐ Don't offer me a limit more than

## Member details

### Applicant 1

Member number (if applicable)

Title ☐ Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Dr ☐ Other

Given name(s)

Surname

Date of birth

Occupation

Household status

☐ Married ☐ Single ☐ Divorced ☐ De Facto ☐ Separated ☐ Widowed

Living status

☐ Own ☐ Rent/board ☐ Living with parents

No. of financial dependents

Age(s)

Home phone

Mobile number

Email address

Current address

Suburb

State

Postcode

Approximate date moved in

Previous address (if at current address less than 2 years)

Suburb

State

Postcode

Approximate date moved in

### Applicant 2

Member number (if applicable)

Title ☐ Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Dr ☐ Other

Given name(s)

Surname

Date of birth

Occupation

Household status

☐ Married ☐ Single ☐ Divorced ☐ De Facto ☐ Separated ☐ Widowed

Living status

☐ Own ☐ Rent/board ☐ Living with parents

No. of financial dependents

Age(s)

Home phone

Mobile number

Email address

Current address

Suburb

State

Postcode

Approximate date moved in

Previous address (if at current address less than 2 years)

Suburb

State

Postcode

Approximate date moved in

## Applicant 1

**Please provide details of at least two (2) of the following identification documents**

(1) Drivers licence number | Drivers licence card number

Name as on drivers licence | State of issue | Expiry date

(2) Medicare card number | Reference No. | Expiry date

Name as on Medicare card

(3) Passport number | Country of issue | Expiry date

Residency status

☐ Australian Citizen ☐ Permanent Resident

☐ Temporary Resident ☐ Visitor

Do you have a Tax File Number (TFN)?

☐ Yes, insert TFN ☐ No, state Exemption Category

Are you a politically exposed person?

☐ Yes ☐ No

Are you a resident of any foreign jurisdictions for tax purposes?

☐ Yes ☐ No

If yes, please complete the Tax Residency Self Certification Form.

Have you ever been declared bankrupt? ☐

Have you ever been insolvent or assigned your estate for the benefit of your creditors? ☐

Have you had a default or judgement in reference to credit provided? ☐

If yes is selected for any questions above, please provide details separately.

## Applicant 2

**Please provide details of at least two (2) of the following identification documents**

(1) Drivers licence number | Drivers licence card number

Name as on drivers licence | State of issue | Expiry date

(2) Medicare card number | Reference No. | Expiry date

Name as on Medicare card

(3) Passport number | Country of issue | Expiry date

Residency status

☐ Australian Citizen ☐ Permanent Resident

☐ Temporary Resident ☐ Visitor

Do you have a Tax File Number (TFN)?

☐ Yes, insert TFN ☐ No, state Exemption Category

Are you a politically exposed person?

☐ Yes ☐ No

Are you a resident of any foreign jurisdictions for tax purposes?

☐ Yes ☐ No

If yes, please complete the Tax Residency Self Certification Form.

Have you ever been declared bankrupt? ☐

Have you ever been insolvent or assigned your estate for the benefit of your creditors? ☐

Have you had a default or judgement in reference to credit provided? ☐

If yes is selected for any questions above, please provide details separately.

# Employment details

## Applicant 1

Current employer's name

Current occupation/job title

## Applicant 2

Current employer's name

Current occupation/job title

Employment type

☐ Full-time ☐ Permanent part-time ☐ Casual

☐ Contract ☐ Self-employed

Approximate start date | Type of business

Current employer address

Suburb | State | Postcode

**Previous employer contact**

Name | Phone number

Previous employer's name | Previous occupation/job title

Employment type

☐ Full-time ☐ Permanent part-time ☐ Casual

☐ Contract ☐ Self-employed

Start date | End date

Previous employer address

Suburb | State | Postcode

**Self-employed**

Business name

Date started | Type of business/occupation

Business address

Suburb | State | Postcode

Employment type

☐ Full-time ☐ Permanent part-time ☐ Casual

☐ Contract ☐ Self-employed

Approximate start date | Type of business

Current employer address

Suburb | State | Postcode

**Previous employer contact**

Name | Phone number

Previous employer's name | Previous occupation/job title

Employment type

☐ Full-time ☐ Permanent part-time ☐ Casual

☐ Contract ☐ Self-employed

Start date | End date

Previous employer address

Suburb | State | Postcode

**Self-employed**

Business name

Date started | Type of business/occupation

Business address

Suburb | State | Postcode

## Income details

### Applicant 1

Employment income before tax ☐ W ☐ F ☐ M ☐ A

Centrelink/Government payments ☐ W ☐ F ☐ M ☐ A

Overtime/penalties ☐ W ☐ F ☐ M ☐ A

Superannuation/pension income ☐ W ☐ F ☐ M ☐ A

### Applicant 2

Employment income before tax ☐ W ☐ F ☐ M ☐ A

Centrelink/Government payments ☐ W ☐ F ☐ M ☐ A

Overtime/penalties ☐ W ☐ F ☐ M ☐ A

Superannuation/pension income ☐ W ☐ F ☐ M ☐ A

Rental income

W F M A

Description of income source

Shares & dividends income

W F M A

Description of income source

Interest income

W F M A

Description of income source

Other income

W F M A

Description of income source

Rental income

W F M A

Description of income source

Shares & dividends income

W F M A

Description of income source

Interest income

W F M A

Description of income source

Other income

W F M A

Description of income source

## Expenses

This is the amount of money needed to maintain a reasonable standard of living. Where applicable, please include expenses related to caring for dependents. If applying for a joint loan, please use the total combined expenses for both applicants. Providing a breakdown now will speed up your application.

**Groceries**
Supermarket groceries including food and toiletries

**Amount**
**Frequency** W F M A

**Child care**
Child care including nannies

**Amount**
**Frequency** W F M A

**Medical and health**
Doctor, dental, optical and pharmaceutical (excluding health insurance)

**Amount**
**Frequency** W F M A

**Primary residence property utilities and rates**
Cost associated with primary residence utilities, energy, repairs and maintenance. Excludes land tax and body corporate fees

**Amount**
**Frequency** W F M A

**Transport**
Public transport and motor vehicle running costs

**Amount**
**Frequency** W F M A

**Rent or Board**
Cost of occupying a rental property or Board related fees

**Amount**
**Frequency** W F M A

**Child Maintenance**
Support for child living with another parent

**Amount**
**Frequency** W F M A

**Clothing and personal care**
Clothing, footwear, other accessories, cosmetics and personal care

**Amount**
**Frequency** W F M A

**General insurance**
Home and contents of primary residence, personal and compulsory vehicle insurance

**Amount**
**Frequency** W F M A

**Recreation and entertainment**
Restaurants, holidays, gifts, movies, sports, gym membership etc

**Amount**
**Frequency** W F M A

**Telephone and internet**
Telephone (home and mobile), internet, pay TV and media streaming subscriptions

**Amount**
**Frequency** W F M A

**Public education**
Public primary and secondary school tuition, school and sport fees including compulsory kindergarten/reception/ pre-primary

**Amount**
**Frequency** W F M A

**Owner-Occupied Property Related Costs**
Additional fees body corporate fees, utilities, repairs and maintenance

**Amount**
**Frequency** W F M A

**Private Education**
Tuition fees, school fees and sport fees for private schooling, including independent schools

**Amount**
**Frequency** W F M A

**Investment Property Related Costs**
Additional fees land tax, body corporate fees, utilities, repairs and maintenance

Amount
Frequency ☐ W ☐ F ☐ M ☐ A

**Health Insurance**
Insurance coverage for medical and surgical expenses

Amount
Frequency ☐ W ☐ F ☐ M ☐ A

**Income Protection Insurance**
Insurance coverage in cases of not being able to work as a result of an accident or sudden illness

Amount
Frequency ☐ W ☐ F ☐ M ☐ A

**Life Insurance**
Insurance coverage for life

Amount
Frequency ☐ W ☐ F ☐ M ☐ A

**Other**
Other regular expense not listed above

Amount
Frequency ☐ W ☐ F ☐ M ☐ A

## Assets

### Properties

1. Property (full address)

| Property type (unit, house, etc) | Owner Occupied | Estimated value | Rent (per week) | Ownership % Applicant 1 | Ownership % Applicant 2 |
|---|---|---|---|---|---|
| | ☐ Yes ☐ No | | | | |

2. Property (full address)

| Property type (unit, house, etc) | Owner Occupied | Estimated value | Rent (per week) | Ownership % Applicant 1 | Ownership % Applicant 2 |
|---|---|---|---|---|---|
| | ☐ Yes ☐ No | | | | |

3. Property (full address)

| Property type (unit, house, etc) | Owner Occupied | Estimated value | Rent (per week) | Ownership % Applicant 1 | Ownership % Applicant 2 |
|---|---|---|---|---|---|
| | ☐ Yes ☐ No | | | | |

4. Property (full address)

| Property type (unit, house, etc) | Owner Occupied | Estimated value | Rent (per week) | Ownership % Applicant 1 | Ownership % Applicant 2 |
|---|---|---|---|---|---|
| | ☐ Yes ☐ No | | | | |

### Motor vehicles

| | Make | Model | Year | Estimated value | Ownership % Applicant 1 | Ownership % Applicant 2 |
|---|---|---|---|---|---|---|
| 1. | | | | | | |
| 2. | | | | | | |
| 3. | | | | | | |

### Savings and term deposits

| | Financial Institution | Estimated value | Ownership % Applicant 1 | Ownership % Applicant 2 |
|---|---|---|---|---|
| 1. | | | | |
| 2. | | | | |
| 3. | | | | |

### Superannuation

| | Fund manager | Estimated value | Ownership % Applicant 1 | Ownership % Applicant 2 |
|---|---|---|---|---|
| 1. | | | | |
| 2. | | | | |
| 3. | | | | |

### Household contents

| | Description | Estimated value | Ownership % Applicant 1 | Ownership % Applicant 2 |
|---|---|---|---|---|
| 1. | | | | |
| 2. | | | | |
| 3. | | | | |

### Shares and investments

| | Institution | Estimated value | Ownership % Applicant 1 | Ownership % Applicant 2 |
|---|---|---|---|---|
| 1. | | | | |
| 2. | | | | |
| 3. | | | | |

### Other assets (Boats, Caravans, Tools, Jewellery)

| | Description | Estimated value | Ownership % Applicant 1 | Ownership % Applicant 2 |
|---|---|---|---|---|
| 1. | | | | |
| 2. | | | | |
| 3. | | | | |

## Liabilities

### Existing loans (Loans, Overdrafts, Lease, Guarantor)

Facility type | Loan purpose | Financial institution

Interest Rate | Balance/limit | Monthly repayments

Principal & Interest or Interest Only | Payout ☐ Yes ☐ No

Facility type | Loan purpose | Financial institution

Interest Rate | Balance/limit | Monthly repayments

Principal & Interest or Interest Only | Payout ☐ Yes ☐ No

Facility type | Loan purpose | Financial institution

Interest Rate | Balance/limit | Monthly repayments

Principal & Interest or Interest Only | Payout ☐ Yes ☐ No

### Credit cards

| | Financial institution | Credit limit | Interest rate | Current balance | Ownership % Applicant 1 | Ownership % Applicant 2 |
|---|---|---|---|---|---|---|
| 1. | | | | | | |
| 2. | | | | | | |
| 3. | | | | | | |

### HECS/Other debts

| | Description | Remaining balance | Ownership % Applicant 1 | Ownership % Applicant 2 |
|---|---|---|---|---|
| 1. | | | | |
| 2. | | | | |
| 3. | | | | |

## Statement delivery method

**Statement Delivery Method (please cross one box only)**

If you are an existing member:

- your selection will apply to statements for all accounts, and
- if you do not cross one of the options below, your standing instructions will remain unchanged for all accounts.

☐ eStatement (online) ☐ Paper (fee applies)

Note: For new members the default statement will be eStatement unless an alternative instruction is provided here. By choosing eStatements, your statements will be available to you on Online Banking. You will be able to download the PDF and/or print the statements. You will receive an email notification when your statement is added to your Online Banking. You will have to check your emails regularly and provide and update your email address if it changes. You can switch to paper statements at any time via Online Banking or by calling us.

We understand that each borrower is entitled to receive a copy of any notice or other document under the National Credit Code. By completing this Service Nomination and signing the declaration below, we are authorising the Bank to provide notices and documents on behalf of all of us to the person named.

We hereby nominate _____ to receive all notices and documents in relation to this loan.

## Supplementary card applicant's details

You can choose any family member over 18 years of age.

Title (please select) ☐ Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Dr ☐ Other

First name _____ Middle name _____ Last name _____

Relationship to card applicant

☐ Spouse ☐ De facto/ Partner ☐ Parent ☐ Child ☐ Sibling

## Documents required when applying for a Credit Card

Please note that failure to provide the required information may result in delays

## Income for PAYG applicants (require two of the following)

- ☐ Two (2) current payslips no more than sixty (60) days old
- ☐ A written contract or letter from employer on company letterhead
- ☐ Payment Summary (most recent)
- ☐ Tax assessment notice (most recent) also to be provided if applicable
- ☐ Current statement of benefit from relevant government department as evidence of pension benefit allowance, entitlement
- ☐ Copy of tax return prepared by an accredited accountant and tax assessment notice (most recent) entitlement
- ☐ Three consecutive months' bank account statements showing regular salary credits, with the employer name evident
- ☐ Recent statement for any mortgages and personal loans

## Qantas Frequent Flyer number

Please note that in order to accrue Qantas Points, you need to be a member of the Qantas Frequent Flyer Rewards Program. If you are not already a member of the program, simply log onto www.qantas.com/joinffunitybank to sign up for complimentary membership.

For Platinum Card only

## Member referral

Referrer's member name

Member number

## Privacy disclosure statement

**Unity Bank Limited ('the bank', 'we,' 'us,' or 'our') ABN 72 087 650 637, AFSL / Australian Credit Licence 238311 collects, uses and discloses personal information and credit information in accordance with the Privacy Act 1988. We are also bound by Division 3 of Part IIIA of the Privacy Act, which regulates the handling of credit information, credit eligibility information and related information by credit providers, and by the Privacy (Credit Reporting) Code 2014.**

## Our policies

Privacy Policy
Personal information is treated in accordance with our Privacy Policy, which explains how you may:

- access your personal information held by us;
- seek correction of that information; and
- make a complaint about a breach of the Australian Privacy Principles or about how we deal with such complaints.

Privacy Notification
Before proceeding with this application, you should read our Privacy Notification which explains key information about why we're collecting your personal information, and how we use, disclose, and secure it.

Our Privacy Policy and Privacy Notification may be obtained by visiting our website, by request at any Service Centre or by calling us.

## Collection of information

Before, during or after the provision of our products and services to you, we may collect your personal information (including credit-related information) for the purposes of providing products and services to you and managing our business. When providing credit to you, this may include assessing your application for consumer or commercial credit or to be a guarantor, assessing your credit worthiness, managing your loan or the arrangements under which your loan is funded or collecting overdue payments.

Some laws require us to obtain personal information about you before we provide you with particular products or services or process particular transactions in which you are involved – e.g. laws relating to anti-money laundering and counter-terrorism financing, consumer credit, taxation and real property transactions.

If you do not provide us with the personal information that we request, we may not be able to consider your application for credit or provide other products and services.

## Disclosure of information

What information can be used and disclosed?
The Privacy Act allows us to use and disclose personal information we collect about you for the primary purpose for which it was collected and for related secondary purposes that you would reasonably expect. In connection with providing credit to you, personal information may include credit information such as:

- details to identify you and verify your identity, such as your name, sex, date of birth, current and 2 previous addresses, your current and last known employer, and your driver's licence number;
- the fact that you have applied for credit and the amount, or that we are a current credit provider to you, or that you have agreed to be a guarantor;
- advice that payments previously notified as unpaid are no longer overdue;
- information about your current or terminated consumer credit accounts and your repayment history;
- payments overdue for at least 60 days and for which collection action has started;
- in specified circumstances, that in our opinion you have committed a serious credit infringement;
- the fact that credit provided to you by us has been paid or otherwise discharged; and
- other information about credit standing, worthiness, history or capacity that credit providers can disclose under the Privacy Act, including a credit report.

Who can give or collect information?
We may disclose your personal information (including credit-related information) to other organisations, for example:

- our related companies;
- external organisations that are our assignees, agents or contractors;
- organisations which we use to verify your identity, including checking your information with the document issuer or official record holder;
- external service providers to us, such as payment systems operators, mailing houses and research consultants;
- providers of payment and card services, when you make a transaction using a payment service or a card;
- entities that help identify illegal activities and prevent fraud;
- insurers and re-insurers, where insurance is provided in connection with our services to you;
- other financial institutions, for example, when you apply for a loan from another credit provider and you agree to us providing information;
- credit reporting bodies, including disclosing that you are in default under a credit agreement or commit a serious credit infringement;
- lenders' mortgage insurers, where relevant to credit we have provided to you;
- debt collecting agencies, if you have not repaid a loan as required;
- our professional advisors, such as accountants, lawyers, valuers, and auditors, conveyancers and agents who represent you;
- state or territory authorities, or other government agencies, that provide assistance to facilitate the provision of home loans to eligible individuals under a government supported scheme. This may include, but is not limited to, shared equity arrangements, deposit assistance, guarantee programs, or other initiatives designed to improve housing affordability;
- certain entities that have bought or otherwise obtained an interest in your credit product, or that are considering doing so, and their professional advisors;
- 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 product;
- mortgage documentation services;
- trustees and managers of securitised loan programs;
- any organisation with which we are considering merging;

- your representative, for example, lawyer, mortgage broker, financial advisor or attorney, as authorised by you; or
- if required or authorised by law, to government and regulatory authorities.

We will take reasonable steps to ensure that these organisations are bound by sufficient confidentiality and privacy obligations with respect to the protection of your personal information.

We may also disclose your personal information (including credit-related information) to an individual or an organisation (a 'third party') if:

- you direct us to do so;
- you consent to the third party obtaining the information from us; or
- you consent to the third party accessing the information on our systems, and/or do anything which enables the third party to obtain access.

Your consent to a third party obtaining or accessing information may be implied from:

- your use of any service or application which a third party provides to you, or makes available to you, which involves the third party obtaining or accessing personal information held by us or organisations like us; or
- you doing anything else which enables the third party to obtain access to the information

The credit reporting body that we disclose information to are Equifax and Experian.

If you do not make your repayments when they fall due or commit a serious credit infringement, we may be able to disclose this to Equifax or Experian. This may include information about whether you make repayments on time and whether your obligation to make those payments has been affected by a financial hardship arrangement. Any information that we provide to these bodies may be included in reports provided to credit providers to help them assess your creditworthiness.

You can ask Equifax or Experian to not use your information for pre-screening 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.

**Contact details:**
**Equifax**
Phone: 13 83 32
Mail: PO Box 964, North Sydney, NSW 2059
Website: www.equifax.com.au

**Experian**
Phone: 1300 783 684
Mail: PO BOX 7405 St Kilda Road, Melbourne, VIC 3004
Website: www.experian.com.au

You can also ask a credit reporting body, through contact details on their website, not to use or disclose your personal information if you believe on reasonable grounds that you have been or are likely to be a victim of fraud, including identity fraud.

**Guarantors**
In connection with providing credit to you, we may give a guarantor, or a person considering becoming a guarantor, credit information about you to enable the guarantor to decide whether to act as guarantor, or to keep the guarantor informed about your repayment of the credit secured by the guarantee.

**Disclosure to overseas recipients**
Our service providers include businesses that are either based overseas or use overseas or cloud-based data storage, meaning your information may be disclosed to or stored in countries such as the United Kingdom, the Netherlands, Belgium, the United States of America, Singapore, New Zealand, India, Norway, Canada, Japan, Serbia, and the Philippines. Additionally, the Bank may sometimes send your information overseas to:

- service providers or third parties operating outside Australia for data storage
- complete international transactions, such as currency exchanges
- partner organisations assisting us in providing products and services
- comply with legal obligations or assist government or law enforcement agencies

If we disclose your information internationally, the Bank ensures that appropriate privacy, data handling, and security measures are in place to protect your information.

## Electronic and biometric verification

We may use electronic and biometric verification to confirm proof of your identity. The Privacy Act and Anti-Money Laundering and Counter-Terrorism Financing (AML/CTF) Act authorise the use and disclosure of personal information contained in a credit information file by and between a credit provider (the Bank) and a credit reporting body for the purpose of verification of identification information.

This method of verification is permitted by amendments to the AML/CTF Act and the Privacy Act.

Biometric verification relies on advanced technology and government records. We collect, use and share your biometric information for the sole purpose of verifying your identity. In order to perform biometric verification, the following is required:

- A digital camera device to scan your Australian driver's licence or Australian Passport or any other specified identification document.
- A photo of yourself which will be used to match the photo on your identification document which you will be required to provide.

There may be some instances where you're unable, or do not consent, to verify your identity through biometric or electronic verification. In certain circumstances, we may permit you to provide certified copies of your ID to verify your identity or be identified in person at one of our Service Centres.

The law does not allow you to open an account using a false name or an alias. A false name is any name other than a name you are legally known by.

**Personal information about third parties**
You represent that, if at any time you supply us with personal information about another person (for example a referee), you are authorised to do so; and you agree to inform that person about who we are, how to contact us, how to obtain our Privacy Policy, and that we will use and disclose their personal information for the purposes set out in this Notice and that they can gain access to that information.

## Consent for electronic communication

We may contact you in relation to your membership and accounts. Our preference is for electronic communications. I / We agree that the Bank may contact me by any electronic communications to the address or phone number listed in this application:

- to provide delivery of National Credit Code documents such as loan offers (in the form of a contract for us to accept), precontractual documents and important notifications
- to send me statements and notices for all my banking accounts (including credit accounts); or
- to tell me that they are available to view or download from your internet banking site.

I understand that:

- for loan documents, the Bank must sign any loan offer you make to me
- the Bank will not post me paper statements and notices
- I need to check my emails regularly

I can withdraw this consent at any time and revert to paper documents and notices at any time by contacting the Bank

## Security

We take all reasonable steps to ensure that your personal information (including credit-related information), held on our website or otherwise, is protected from:

- misuse, interference and loss; and
- unauthorised access, disclosure or modification.

Your personal information may be held by us in paper or electronic form within secure systems in controlled facilities. Our security systems guard against unauthorised access, and access to your personal information is limited to employees on a need basis. All personal information is protected by restrictions on who may access it and for what purposes. Our employees, contractors, service providers and authorised agents are obliged to respect the confidentiality of personal information held by us.

## Marketing preferences

Where we are permitted to do so by law, we may use your personal information, including your contact details, to provide you with information about products and services, including those of other organisations, which we consider may be of interest to you, unless you request not to receive marketing communications.

Marketing material can be delivered by a range of methods including SMS, email, online advertising and social media in accordance with the Spam Act 2001 (Cth) and the Privacy Act. If you receive marketing material from us and do not wish to receive this information any longer, please contact us directly or use the unsubscribe facilities included in our marketing communications.

Where applicable, you can opt out from receiving marketing material from us, by using the applicable 'unsubscribe' functionality or by contacting us directly.

## Consumer data right

The Consumer Data Right gives you the right to:

- access some of the data (including personal information) held about you by us and by other data holders ('CDR Data');
- consent to an accredited third party accessing your CDR Data held by us; and
- consent to us accessing your CDR Data held by another data holder.

We have a policy about our management of CDR Data that is available through our website. You can also get an electronic or hard copy from us on request.

## Sharing and handling your personal information

If you go ahead with this application, we may exchange your personal information with credit reporting bodies and others and get information about you from them to help us assess your credit worthiness. If you open a credit account with us, we may disclose information about this to the credit reporting bodies, including but not limited to: the date the account is opened (and closed), the account type and credit limit, your repayment history, any temporary or permanent hardship arrangements; and any defaults or serious credit infringements. When we give your information to a credit reporting body, it may be included in reports that the credit reporting body gives other organisations (such as other lenders) to help them assess your credit worthiness.

There is more information about how we collect, use, share and handle your personal information in our Privacy Policy and our Privacy Notice.

This includes how you can:

- access and correct your information;
- make a complaint about how we manage your information; and
- contact the credit reporting bodies we deal with if you have queries about the information they hold.

Our Privacy Policy and Privacy Notice are available on our websites. You can also request copies of these documents from us at any time.

## Comprehensive Credit Reporting

Under comprehensive credit reporting we can share additional credit information about you with credit reporting bodies which includes:

- up to 24 months repayment history on your accounts, such as credit cards and loans;
- the types of credit accounts opened with us;
- the dates you've applied for, opened, and closed credit accounts; and
- the current limits on our credit products.

This is referred to as Comprehensive Credit Reporting (CCR) data.

## Acknowledgement & Declaration

By submitting and signing this membership application, I/we the Applicant(s) and/or Guarantor(s), as applicable acknowledge and declare:

- I apply to become a member of the Bank (if a membership is not held already)
- declare that all information provided is true and correct and not misleading in any respect;
- have read and understand the terms and conditions of the credit facility and agree to be bound by them;
- have read and understood the Privacy Policy and Privacy Notification, and acknowledge that I/we are authorised to provide the personal information in this application. I agree for my personal information to be collected, used and disclosed in accordance with the Privacy Notice and the Privacy Policy.
- authorise the Bank to make all relevant enquiries that the Bank considers necessary to assess this application for finance;
- request the Bank to make an assessment of my/our credit worthiness to provide a credit facility;
- acknowledge that the Bank will rely on this information and any information obtained from a credit reporting body to make a decision as to whether to offer me/us a credit facility;
- understand that if this application for finance does not proceed for whatever reasonthe Bank is not obliged to refund any fees, expenses and costs already paid by me/us.
- warrant that I/we are not an undischarged bankrupt or
- have not been bankrupt in the last five [5] years, and that there are no outstanding judgements or claims against me or any of us; and
- understand and acknowledge that approval of this application may be withdrawn should any false or misleading information have been supplied by me/us in this application.
- understand that by continuing with this application, the Bank will complete an Identity Check, Fraud Check and Credit Check. This will result in an enquiry being recorded on my credit file.
- understand that in connection with providing credit to you, the Bank may give a guarantor, or a person considering becoming a guarantor, credit information about me/us to enable the guarantor to decide whether to act as guarantor, or to keep the guarantor informed about your repayment of the credit secured by the guarantee.
- I agree to open and maintain an active Access transaction account with the Bank or where applicable a Mortgage Offset account
- I will notify the Bank within 30 days of any change in circumstances which affects my tax residency status and cause the information provided in this application to become incomplete and incorrect.
- Any information I provide to the Bank during our relationship, including my tax residency information, will be true and complete and I will not withhold any information on my financial position or commitments, or any change in my financial position or commitments that may be of interest to the Bank.

## Applicant 1

Signature

Name of Applicant

Date

## Applicant 2

Signature

Name of Applicant

Date

## Next steps

Once you have completed this form and collated any available supporting documentation to assist us in completing your application, please return to us by:

**Mail** PO Box A253, Sydney South NSW 1235

**Email** mail@unity.bank

**In person** By visiting a Service Centre

We're ready to help, if you need assistance completing this form or have any questions, call us on **1300 364 400** or drop into your local Service Centre.