



CREDIT CARD APPLICATION

REQUESTED LIMIT

\$

To meet Approval
Criteria I confirm:

- I am over 18 years of age Yes
- I earn at least \$20,000 PA Yes
- I have a satisfactory Credit History Yes

1. PERSONAL DETAILS

SECURITY WORD

(For identification purposes e.g. a word meaningful only to you)

Existing Greater A/c No.: _____

Title: _____ First Name: _____

Middle name: _____ Surname: _____

D.O.B.: _____ Drivers Licence no.: _____

Marital Status:

Married Single Divorced/Separated Widowed Defacto

No. of Dependants (children not receiving income) _____

Residential address (PO Box not acceptable):

Time at current address: _____

Own Mortgage Rent Live with parents

Postal Address if different to above: _____

Home Phone: () _____ Mobile phone: _____

Email Address: _____

2. EMPLOYMENT DETAILS

Full time Part time Casual Self employed Retired

Occupation: _____ Years in occupation/Retired: _____

Name of employer: _____

Employer Address (PO Box not acceptable): _____

Employer Phone Number: () _____

Time in current employ: Years: _____ Months: _____

If at current employment /retired less than 24 months, previous employer: _____

Occupation: _____

Time in previous employment: Years: _____ Months: _____

If self employed - Trading name: _____

Years trading: _____

Trading Address (PO Box not acceptable): _____

If self employed less than 24 months, previous employer: _____

Occupation: _____

Time in previous employment: Years: _____ Months: _____

3. FINANCIAL DETAILS

SALARY/INCOME

(excluding unemployment and family tax benefits)

Monthly Income (before tax)	\$.00
Other Monthly income e.g. rent etc (before tax)	\$.00
Spouse/Partners Income - Optional (before tax)	\$.00
Total	\$.00

To assist with processing your application please provide your most recent payslip or proof of income. If self employed your last 2 years Notice of Assessment. Note: Further proof of income may be requested.

LIABILITIES

Full Monthly Repayments		Amount Owing
Mortgage repayment (residence)	\$.00	\$.00
Other real estate	\$.00	\$.00
Motor Vehicle	\$.00	\$.00
Other Loan Repayments	\$.00	\$.00
(please specify) _____		
Rent / Board	\$.00	
Total	\$.00	\$.00

CREDIT CARDS

No. of Accounts _____ Amount Owing \$ _____ Total Limit/s \$ _____

STORE CARDS

No. of Accounts _____ Amount Owing \$ _____ Total Limit/s \$ _____

Total Amount Owing \$ _____ Total Limit/s \$ _____

ASSETS

Balance of savings	\$.00
Value of residence	\$.00
Value of other real estate	\$.00
Motor vehicle	\$.00
Other (please specify)	\$.00

Total \$.00

4. CREDIT CARD BALANCE TRANSFER REQUEST (OPTIONAL)

Yes I wish to transfer the nominated amount from a non-GBS credit or store card to my new account if approved. Min. \$200. (Please provide your latest Credit Card statement for accurate information)

- Account name: _____
Account Issuer: _____
Account / card number: _____
Amount to be transferred: \$.00
 - Account name: _____
Account Issuer: _____
Account / card number: _____
Amount to be transferred: \$.00
- Total amount to be transferred \$.00

5. ADDITIONAL CARD (MUST BE AGED 16 YEARS OR OLDER)

To add an additional cardholder to your GBS card, simply complete the section below.

Title: _____ First Name: _____

Middle name: _____ Surname: _____

D.O.B.: _____ Drivers Licence number: _____

Relationship to Card Applicant: _____

Residential address (PO Box not acceptable): _____

Postal Address if different to above: _____

Home Phone: () _____ Mobile phone: _____

Email Address: _____

TERMS AND CONDITIONS

Please read the following Important Information before signing this application.

In the following important information reference to "GBS" or "we" or "us" is a reference to Greater Building Society Ltd ABN 88 087 651 956.

BALANCE TRANSFER

GBS accepts balance transfers provided:

- the balance transfer amount is \$200 or more;
- the total of the balance transfer amount is less than the available credit on your GBS credit card at the time the balance transfer request is processed;
- the nominated account is a store card or credit card from another financial institution issued in Australia and the nominated account is not in default (eg overdue or overdrawn) at the time this Application is made or at the time the balance transfer request is processed.

Your balance transfer request will only be processed once you have activated your credit card.

Payments to your GBS credit card will be applied to the balance transfer amounts prior to cash advances and purchases. Interest applies to the balance transfer from the date the balance transfer request is processed.

You (or the account holder) must continue to make payments to the nominated account(s) while the balance transfer application is being processed and toward any remaining balance once the transfer has been completed. GBS will not close any nominated account. This is your responsibility.

OFFER/ACCEPTANCE OF GBS CREDIT CARD

If your Application is approved, GBS may offer to enter into a credit card agreement with you and will issue you GBS Credit Card Conditions of Use. You accept that offer by activating your credit card in accordance with those conditions of use.

PRIVACY PROTECTION OF INFORMATION – PRIVACY ACT 1988 (CTH)

General Disclosure – Personal Information

GBS collects your personal information to assess your Application and, if your Application is successful, to administer the credit card account. To do that GBS usually discloses your personal information to your referees and organisations to whom we outsource functions, such as mailing houses, mercantile agents and solicitors, and to a credit reporting agency and government agencies. If your personal information is not provided we cannot assess your Application or provide you with the product.

GBS may also use your personal information to tell you about other products and services offered or distributed by us or any of our related companies. To do that GBS may disclose your personal information to the organisations whose products we distribute and to our service providers. If you do not want GBS to use your personal information for this purpose, tick this box or telephone us on 1300 651 400. In most cases you will be able to gain access to your personal information.

Verification of Employment and Income

GBS may contact my employer and/or accountant named in this Application to verify details contained in this Application and I authorise such contact.

Giving Credit Information to a Credit Reporting Agency

GBS has informed me that pursuant to Section 18E(8)(c) of the Privacy Act 1988 it may give certain personal information to a credit reporting agency and I authorise them to do so. I understand the kind of information GBS can give to a credit reporting agency is covered by Section 18E(1) of the Privacy Act and includes:

- identity particulars – this only includes my name, sex, date of birth, current or last known employer, and my driver's licence number;
- the fact I have applied for credit and the amount;
- the fact that GBS is a credit provider to me;
- payments overdue for at least 60 days, when GBS has taken steps to recover;
- advice that payments are no longer overdue;
- in certain circumstances, that in the opinion of GBS, I have committed a serious credit infringement;
- when the credit provided to me has been discharged.

Exchanging Information with other Credit Providers

In accordance with Section 18N(1)(b) of the Privacy Act, I authorise GBS to give to and obtain from credit providers that may be named in either this Credit Application or a credit report issued by a credit reporting agency any information about my credit arrangements. I understand this information can include information about my creditworthiness, credit standing, credit history or credit capacity.

I understand the information may be used for the following purposes:

- to assess an application for credit;
- to notify other credit providers of a default by me;
- to assess my creditworthiness.

Access to Credit Information

To enable GBS to assess this Application, I authorise GBS:

- to obtain a credit report containing personal information about me from a credit reporting agency;
- to obtain a report containing information about my commercial activities or commercial creditworthiness from a business which provides information about the commercial creditworthiness of persons. This is in accordance with Section 18L(4) of the Privacy Act.

Agreement that GBS may use a Credit Report about Me for Collecting Overdue Payments

I authorise GBS to obtain from a credit reporting agency a credit report containing personal information about me in relation to the collection of overdue payments. This is in accordance with Section 18K(1)(h) of the Privacy Act.

ADDITIONAL CARDHOLDERS

I acknowledge that I am responsible for all transactions made on the credit card account by any additional cardholder.

I authorise GBS to disclose to any additional cardholder on the credit card account information relating to:

- account balance;
- amount of available credit;
- minimum payment due;
- transactions on the account;
- progress of the application after approval.

DECLARATIONS

- I declare that the credit for which I am applying is wholly or predominantly for a domestic, family or household purpose.
- I believe that if my application for credit is approved my current financial position will allow me to make the required minimum repayments without substantial hardship and I do not know of any future circumstances which may affect my ability to make the required minimum repayments without substantial hardship.
- I am not currently and have never previously been declared bankrupt. If this is not the case please provide details:

year declared bankrupt _____

bankrupt no. _____

SIGNATURE

I have read and understood this application including the 'Important Information'. Where I have provided information in this application, I declare the information to be true, complete and provided to GBS to determine whether or not to offer me a credit card facility.

Applicant's Signature:

Date: _____

Additional cardholder's Signature:

Date: _____



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Facsimile 02 4921 9112

Website: www.greater.com.au

Greater Building Society Ltd. ABN 88 087 651 956.

AFSL/Australian Credit Licence No: 237476.