

Please send your completed form back by one of the following methods:
 Email: **lendingssupport@bankfirst.com.au**
 Mail: **PO Box 338, Camberwell Vic 3124**

OFFICE USE ONLY

 Application No.

 Branch Code.

Victoria Teachers Limited | ABN 44 087 651 769

A. Credit Card Limit

 Member No.

 Joint Member No.

 Credit Limit you are requesting \$
Please note a minimum credit limit of \$6,000 applies to the Visa Platinum Credit Card.

To have your payment automatically deducted from your Bank First savings account please indicate which option you would prefer:

 Minimum monthly payment of 5% of outstanding balance or \$20 whichever is greater

 Total outstanding balance as at statement date

Please note: If you choose one of these options then transfer the payment yourself, the automatic deduction will still occur.

B. Credit Card Product

 I would like to apply for: Visa Platinum Credit Card*

 Visa Classic Credit Card

*An Annual Fee applies refer Terms and Conditions Part B - Fees and Charges.

C. Personal Details – Applicant One

 Title Mr Mrs Miss Ms Mx

 Surname

 Given Names

 Date of Birth / /

 Marital Status

 Residential Address

 Postcode

 Years of residence

 Postal Address (if different from above)

 Postcode

 Home Phone

 Work Phone

 Mobile

 Email address

 No. of dependents

 Age of dependents

 Driver's Licence No.

 Expiry

 Housing Status Owned

 Buying

 Rent

 Board

 Previous Address (if less than 3 years)

 Postcode

 Years of residence

 Please provide a password to assist with your application eg mother's maiden name

C. Personal Details – Applicant Two

 Title Mr Mrs Miss Ms Mx

 Surname

 Given Names

 Date of Birth / /

 Marital Status

 Residential Address

 Postcode

 Years of residence

 Postal Address (if different from above)

 Postcode

 Home Phone

 Work Phone

 Mobile

 Email address

 No. of dependents

 Age of dependents

 Driver's Licence No.

 Expiry

 Housing Status Owned

 Buying

 Rent

 Board

 Previous Address (if less than 3 years)

 Postcode

 Years of residence

 Please provide a password to assist with your application eg mother's maiden name

D. Employment Details – Applicant One

 Occupation/Nature of Business

 Employer's Name/Business Name

 Employer's Address

 Postcode

 Years of Service

 Status Full time

 Part time

 Casual

 Temp

 Contract

 Payroll Contact Name

 Telephone

 Previous Employer (if less than 3 years)

 Years

D. Employment Details – Applicant Two

 Occupation/Nature of Business

 Employer's Name/Business Name

 Employer's Address

 Postcode

 Years of Service

 Status Full time

 Part time

 Casual

 Temp

 Contract

 Payroll Contact Name

 Telephone

 Previous Employer (if less than 3 years)

 Years

E. Income - Applicant One

 Net Monthly Pay (attach evidence) \$

 Other Income (attach evidence) \$

 Source

Please include current payslips for each applicant, or at least 2 years tax returns and assessments if self employed.

E. Income - Applicant Two

 Net Monthly Pay (attach evidence) \$

 Other Income (attach evidence) \$

 Source

Please include current payslips for each applicant, or at least 2 years tax returns and assessments if self employed.

F. Assets – What You Own

Type of Asset	Bank/Description/Address	Asset in name of	Value	Mortgaged	
Home			\$	Yes	No
Land			\$	Yes	No
Other Real Estate			\$	Yes	No
Car(s) (Year, Make, Model)			\$	Yes	No
			\$	Yes	No
Savings accounts			\$		
Investments			\$		
Superannuation			\$		
Contents (Insured value)			\$		
Other			\$		

G. Liabilities - What You Owe

Details of monthly commitments (Please list credit card limits and details even if balance owed is nil)

Type of Finance	Lender	Limit	Balance	Monthly Instalment
1st Mortgage		\$	\$	\$
Rent/Board		\$	\$	\$
Personal/Car Loans				\$
Other Loans		\$	\$	\$
Credit/Charge Card		\$	\$	\$
Credit/Charge Card		\$	\$	\$
Other (please specify)		\$	\$	\$
Total				\$

H. Expenses - What You Spend

General (Food, Clothing, Medical, Gym, Entertainment, Other)	\$	per month
Utilities & Services (Rates, Gas, Electricity, Water, Telephone, Mobile, Internet, Pay TV)	\$	per month
Children & Education (Child Maintenance, School Fees / Expenses, Childcare)	\$	per month
Travel (Registration, Petrol, Public Transport)	\$	per month
Insurances (Car, Health, Life, Building, Contents, Income Protection)	\$	per month
Total variable monthly expenses (excluding fixed expenses included in the Liabilities section)	\$	per month

I. Balance Transfer Request

I authorise Bank First to transfer the balance of the credit card account specified below to my Visa Credit Card account.

Account Name (e.g. Mr Smith)	Account Type	Financial Institution	Amount of Balance to be transferred
1.			\$
Card Number			
2.			\$
Card Number			
Total amount to be transferred (this amount must not exceed your credit limit approved by Bank First)			\$

We will draw a cheque for payment into the account/s you specify and debit the total amount to your Visa Credit Card account. It is your responsibility to confirm that the financial institution maintaining any such account processes each payment. You will have to take your own steps to close the accounts with any financial institutions if you wish to do so. Balance transfers may only be made from accounts with financial institutions in Australia in Australian currency. The transfer of the balance will not occur until you have accepted the Terms and Conditions of your Visa Credit Card contract by activating your card.

I authorise Bank First and the financial institutions specified above to process this Balance Transfer Request.

Signature One		Date	/ /
Signature Two		Date	/ /

J. Reference

NB: Reference must be a relative living in Australia, however not living at the same address as you.

Name	Relationship	Phone
Address		

K. Important Information About Your Privacy

What information can be used and disclosed?

The Privacy Act allows **Victoria Teachers Limited trading as Bank First** ('we', 'us', 'our') ACN **087 651 769** 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.

When and why do we collect information?

Before, during or after the provision of our products and services to you, we may collect your personal information for the purpose 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.

Who can give or collect information?

For the purpose of providing products and services to you and managing our business, we may give your personal information to:

- external service providers to us, such as organisations which we use to verify your identity, payment systems operators, mailing houses and research consultants
- insurers and re-insurers, where insurance is provided in connection with our services to you
- superannuation funds, where superannuation services are provided to you
- debt collecting agencies, if you have not repaid a loan as required
- our professional advisors, such as accountants, lawyers and auditors
- state or territory authorities that give assistance to facilitate the provision of home loans to individuals
- other credit providers and their professional advisors
- your representative, for example, lawyer, mortgage broker, financial advisor or attorney, as authorised by you, or
- government and regulatory authorities, if required or authorised by law.

In addition, in connection with providing credit to you, we and the Credit Providers mentioned below may:

- obtain a commercial and/or consumer credit report containing personal information about you from a credit reporting body
- obtain personal information about you from your employer and any referees that you may provide and disclose to them, for the purpose of verification, personal information you have provided to us which they could reasonably be expected to be able to verify
- exchange credit information about you with each other, and
- exchange credit information about you with any credit reporting body and any other provider of credit to you named in your credit application or a credit report from a credit reporting body.

Credit Providers can mean:

- us
- our related companies

- any introducer, dealer or broker referred to in a loan application
- any agent or contractor of ours assisting in processing a loan application, and
- other entities that may be involved in a securitisation arrangement which we use to fund your loan, including without limitation the Reserve Bank of Australia and any loan originator.

Disclosure to overseas recipients

We may disclose your personal information to overseas recipients. The countries in which such recipients are likely to be located include the United States of America and countries within Europe. However, if we do disclose information to overseas recipients, we will do so on the basis that the information will be used only for the purposes set out in this document.

Important information about credit reporting bodies

If you apply for or hold any kind of credit with us, we may disclose information to a credit reporting body. That includes disclosing that you are in default under a credit agreement or have committed a serious credit infringement, if that is the case. Specifically, we may disclose information to or collect information from Equifax, whose privacy policy and contact details are at www.equifax.com.au and Dun & Bradstreet, whose privacy policy and contact details are at www.dnb.com.au. Credit reporting bodies collect credit information about individuals which they provide as credit reports to credit providers and others in the credit industry to assist them in managing credit risk, collecting debts and other activities. "Credit pre-screening" is a service for credit providers wishing to send direct marketing material about credit services. A credit reporting body uses information it holds to screen out individuals who do not meet criteria set by the credit provider. Credit reporting bodies must maintain a confidential list of individuals who have opted out of their information being used in pre-screening. To opt out of credit pre-screening, contact the credit reporting body, using the contact details on their websites, referred to above.

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

Disclosure to insurers and guarantors

Lenders' mortgage and trade insurers

In connection with providing credit to you, a lenders' mortgage insurer or a registered trade insurer may obtain credit information about you from a Credit Provider or from a credit reporting body to assess whether to provide lenders' mortgage insurance to us in relation to an application for consumer credit, or whether to provide trade insurance to us in relation to an application for commercial credit.

Guarantors

In connection with providing credit to you, the Credit Providers 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.

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 Permission and that they can gain access to that information.

Security, privacy policy, and marketing preferences

Security

We take all reasonable steps to ensure that all your personal information held by us (on our website or otherwise), is protected from misuse, interference and loss, and from unauthorised access, disclosure or modification.

Privacy Policy

Our Privacy Policy, located on our website at www.bankfirst.com.au, provides additional information about how we handle your personal information. It explains how you can ask for access to personal information we hold about you and seek correction of that information. It also explains how you can complain about a breach of the Privacy Act or the Privacy (Credit Reporting) Code, and how we will deal with your complaint. We will give you a copy of our Privacy Policy on request.

Marketing preferences

We may use information about you to inform you about products and services, including those of third parties, unless you ask us not to. We may do so even if you are on the Do Not Call Register, unless you ask us not to.

K. Important Information About Your Privacy

Electronic verification

Under the Anti-Money Laundering and Counter-Terrorism Financing Act, we can disclose your name, residential address and date of birth to a credit reporting body. The purpose of this disclosure is to ask the credit reporting body to assess whether the personal information disclosed matches (in whole or part) personal information about you held in their records (if any). This electronic verification process helps us to verify your identity.

The credit reporting body may prepare and provide us with an assessment by using the personal information about you and the names, residential address and dates of birth contained in its records about other individuals.

If you do not consent to us verifying your identity by electronic verification, we will provide you with an alternate verification process to identify you. If this is the case, please contact us on 1300 654 822 for further information.

Security, privacy policy, and marketing preferences

Security

We take all reasonable steps to ensure that all your personal information held by us (on our website or otherwise), is protected from misuse, interference and loss, and from unauthorised access, disclosure or modification.

Privacy Policy

Our Privacy Policy located on our website at www.bankfirst.com.au provides additional information about how we handle your personal information. It explains how you can ask for access to personal information we hold about you and seek correction of that information. It also explains how you can complain about a breach of the Privacy Act or the Privacy (Credit Reporting) Code, and how we will deal with your complaint. We will give you a copy of our Privacy Policy on request.

Marketing preferences

The Credit Providers may use, and share with each other, information about you to inform you about products and services (unless you ask us not to). The Credit Providers may do so even if you are on the Do Not Call Register.

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L. Declarations

1. Have you ever been declared bankrupt? Yes No
2. Are there any unsatisfied judgements against you? Yes No
3. Are you Guarantor for, or indemnifier of another person's performance or contract? Yes No
4. Are you an associated borrower with any other Member of Bank First? Yes No

If you answered yes to any of the above, please attach details

5. I agree that I am subject to the rules of Victoria Teachers Limited.
6. I certify that the details contained in this application and the answers to the questions above are true and correct in every particular.
7. I declare I have no debts other than those listed on this application.

Are you aware of any reason which will prohibit you from performing the terms of your proposed Credit Contract? Yes No

A person who makes a false or misleading representation in relation to a matter that is material to entry into a credit contract or in attempting to induce another person to enter into a credit contract may be guilty of an offence for which a maximum penalty of \$5,000 is payable.

M. Insurance

Loan Repayment Insurance

Loan Repayment Insurance covers your repayments in case of accident, illness, involuntary unemployment, death or trauma. Please forward a Proposal and a Product Disclosure Statement to me. I am interested in the following covers:

1st Borrower	2nd Borrower	(Tick cover required)
<input type="checkbox"/>	<input type="checkbox"/>	Life.
<input type="checkbox"/>	<input type="checkbox"/>	Disablement, Involuntary Unemployment, Trauma.
<input type="checkbox"/>	<input type="checkbox"/>	Disablement, Trauma.

N. Email Consent

Email Consent

I consent to receive my letter of offer and other documents in relation to this Credit Card application via email and acknowledge the following:

- paper documents may no longer be given; and
- electronic communications must be regularly checked for documents; and
- consent to the giving of documents by electronic communication may be withdrawn at any time.

O. Signatures

I declare that the answers to the questions in this application and the declarations provided by me are true and correct and that I have read and understood the important information about your privacy section contained in this application form.

Name (please print)

Name (please print)

Signature

Signature

Date

/ /

Date

/ /