



### 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
<b>Total</b>	<b>\$ _____</b>	<b>.00</b>

Full Monthly Repayments	Amount Owing	
Mortgage Repayment <small>(Monthly Repayments)</small>	\$ _____	.00
Motor Vehicle	\$ _____	.00
Other Loan Repayments <small>(please specify)</small>	\$ _____	.00
Rent/Board	\$ _____	.00
Monthly Living Expenses <small>(Utilities, Phone and internet, Groceries, Entertainment, Clothing, School Fees, Insurances, Other transport)</small>	\$ _____	.00
<b>Total</b>	<b>\$ _____</b>	<b>.00</b>

#### Credit Cards

No. of Accounts _____	Amount \$ _____	.00	Total \$ _____	.00
	Owing		Limit/s	

#### Store Cards

No. of Accounts _____	Amount \$ _____	.00	Total \$ _____	.00
	Owing		Limit/s	

<b>Total</b>	<b>\$ _____</b>	<b>.00</b>	<b>\$ _____</b>	<b>.00</b>
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#### Assets

Balance of Savings	\$ _____	.00
Other Assets	\$ _____	.00

<b>Total of other assets</b>	<b>\$ _____</b>	<b>.00</b>
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#### Declarations

- You declare that the credit for which you are applying is wholly or predominantly for a domestic, family or household purpose.

You consent to receiving the following electronically:

- notification of the outcome of this application, including any notice required to be sent to you by law; and
- account statements, in the event this application is successful.

By agreeing, you acknowledge:

- You will no longer receive paper notification of the outcome of this application or paper statements;
- You will check your nominated email address and Internet Banking messages regularly;
- You can withdraw your consent to receiving notification of the outcome of this application and paper statements electronically by contacting us.

We will provide your statements in Internet Banking. To update your email address, or if you no longer want to receive notification of the outcome of this application or paper statements electronically you should call us on 1300 651 400.

- You are not currently and have never previously been declared bankrupt.

If this is not the case please provide details:

Year declared bankrupt \_\_\_\_\_

Bankrupt no. \_\_\_\_\_

#### Signature

Applicant's Signature \_\_\_\_\_

Date \_\_\_\_\_

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 Greater Bank to determine whether or not to offer me a credit card facility.

I acknowledge that the credit card is subject to approval and my application for the credit card may be approved with a lower limit than the limit requested by me.

#### Terms and Conditions

Please read the following important Information before signing this application. In the following important information reference to "Greater Bank", "we", "our" or "us" is a reference to Greater Bank Ltd ABN 88 087 651 956.

#### Offer/Acceptance of a Greater Bank Credit Card

If your Application is approved, Greater Bank may offer to enter into a credit card agreement with you and will issue you our 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

Greater Bank collects your personal information to assess your Application and, if your Application is successful, to administer the credit card account. To do that Greater Bank 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.

We may disclose personal information (like name, birth date and address) to a Credit Reference Agency in part to assess or match information with information in their files. We will not utilise Credit Reporting Data to verify your identity if you can provide us with sufficient documentation like a driver's licence, passport or other material set out on our website.

Greater Bank 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 we may disclose your personal information to the organisations whose products we distribute and to our service providers. If you do not want Greater Bank 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

Greater Bank 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

Greater Bank 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 Greater Bank 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 Greater Bank is a credit provider to me;
- Payments overdue for at least 60 days, when Greater Bank has taken steps to recover;
- Advice that payments are no longer overdue;
- In certain circumstances, that in the opinion of Greater Bank, 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 Greater Bank 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 Greater Bank to assess this Application, I authorise Greater Bank:

- 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 Greater Bank may use a Credit Report about Me for Collecting Overdue Payments

I authorise Greater Bank 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.