

PART D – Employment Details – (Primary Cardholder only)

Employment status Full time Part time Casual/Temporary Your current occupation Payment of wages Weekly Fortnightly Monthly

Are you self-employed? Yes No If self-employed please state nature of business

Accountant's name (If self-employed) Accountant's phone no. () Please advise your accountant we will contact them within 10 working days

Employer's company name and address (or business name if self-employed) Date started / /

Employer's contact name Employer's phone no. ()

Previous employer's company name (If current employment is less than 2 years) Date started / /

Employer's contact name Employer's phone no. ()

PART E – Personal Financial Details – (Primary Cardholder only)

INCOME – PLEASE NOTE PROOF OF INCOME WILL BE REQUIRED (See PART I)

Your gross annual income \$ Other regular monthly income \$ Rental income per week \$

Address of Rental property(s) (if applicable)

ASSETS

Do you own (or are you repaying) your own home(s)? Yes No

Current balance in accounts	Other bank accounts	Institution Name	Other assets (car, shares, furniture etc)	Amount
Bank of Queensland \$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	Type of asset <input type="text"/>	\$ <input type="text"/>
\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	Type of asset <input type="text"/>	\$ <input type="text"/>
\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	Type of asset <input type="text"/>	\$ <input type="text"/>

Current value of your home(s) \$

MONTHLY EXPENSES

Minimum monthly home loan repayment(s)	Rent	Live with parents/relatives	Board/Other	Personal loan
\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>

Lease/Hire purchase \$ Total monthly repayments on Credit/Store cards \$

LIABILITIES

Original home loan amount	Home loan balance owing	No. of parties to home loan	Interest rate	Institution
\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	% _{p.a} <input type="text"/>	<input type="text"/>
\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	% _{p.a} <input type="text"/>	<input type="text"/>

Credit/Store Card #1- balance owing	Total Available Limit	Institution
\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>
Credit/Store Card #2- balance owing	Total Available Limit	Institution
\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>

Other Loans (eg. car, shares, computer etc)	Institution	Other Loans	Institution
\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>

PART F – Personal Identification

Mother's maiden name for security purposes if card is lost/stolen

Continued over page >

PART G – Additional Customer Information

I state that: the account is held in the name of a person the account is not held in trust.

Have you had a previous credit default?

Yes

No

Are you known by any other name?

Yes

No

If Yes, please provide details:

PART H – Information About Our Products and Services

The bank, in alliance with St Andrews Insurance, offer credit card protection in the event of death, accident, sickness and involuntary unemployment, for as little as 45 cents per \$100 of outstanding balance. Would you like to apply for credit card protection?

Yes

No

If your credit card request is unsuccessful, would you like to be considered for another type of Bank of Queensland credit card?

Yes

No

From time to time, the Bank would like to provide you with information about our products and services.

By ticking the Yes box, the Bank will send you information relating to your financial needs. If you do not tick any box, then the Bank will continue to provide you with information about products and services.

Yes

No

PART I – Information You'll Need To Attach With Your Request

PROOF OF INCOME – For your application to be approved, the **PRIMARY CARDHOLDER** must provide the following. (Please note we must sight original proof of income documents)

Proof of income – most recent payslip (1)

If you are self-employed – two most recent tax returns

PART J – Please Sign Here

I/We understand that Citigroup Pty Ltd ABN 88 004 325 080 (Citigroup) is the credit provider and issuer of Bank of Queensland Credit Cards (Credit Cards) and that Bank of Queensland distributes the Credit Cards under an agreement with Citigroup. I/We understand that in relation to Credit Cards the word "Bank" in this request form will generally be read as a reference to Citigroup, but if the context requires this word may also refer to Bank of Queensland or both Citigroup and Bank of Queensland.

I/We have read and understood the information given to the Bank in this application and declare that it is true, complete and correct. If this application is approved, I/we agree to abide by the Credit Card Conditions of Use.

By signing below, I/we have also read and agree to the Protection of your privacy notice contained in this application and where I have provided personal information about another person I have or will immediately advise them.

Primary Cardholder signature:

X

Date:

/ /

Additional Cardholder signature:

X

Date:

/ /

Office Use Only

Identification – Have applicants been identified?

Yes

Protection of your privacy

Personal Information

Bank of Queensland is required by the Anti-Money Laundering and Counter Terrorism Financing Act 2006 (AML/CTF Act 2006) to collect certain personal information about you. Information such as your name and address is necessary for the Bank to establish and administer your account(s) and/or other banking facilities. You are able to gain access to personal information about you which is held by the Bank.

It is also necessary for the Bank to disclose certain information about you to the following types of organisations in connection with the establishment and administration of your account(s) and/or other banking facilities:

- Citigroup companies whose offices may be located outside Australia (information supplied to Citigroup offices overseas will only be accessible by representatives of those Citigroup companies and will be treated in a way that is consistent with Australia's privacy laws);
- regulatory bodies and government agencies;
- your agents, including finance brokers, stock brokers or financial advisers;
- credit and debt agencies;
- agents, contractors and professional advisers who assist the Bank;
- other financial institutions (eg. for use of that institution's facilities such as automatic teller machines); and
- third party insurers for insurance brokerage and insurance provision purposes.

In addition to these administrative and regulatory purposes, the Bank may also use the information collected from you to inform you of other services provided by the Bank and products and services by other organisations with which the Bank has an alliance or other arrangements. You can elect to receive or not receive information. Unless you notify the Bank that you do not wish to receive this information, the Bank will assume that you consent to use of your personal information for these purposes.

Authority for the Bank to obtain certain credit information

To enable the Bank to assess my application for consumer credit or commercial credit, or to review any existing credit given by the Bank, I authorise the Bank to obtain:

- a credit report from a credit reporting agency containing personal information or commercial information about me in relation to consumer credit provided to me (Section 18K(1)(a) of the Privacy Act 1988, the Act);

- a report from a credit reporting agency containing personal information or commercial information about me in relation to commercial credit provided to me (Section 18K(1)(b) of the Act);

- information about my commercial activities or commercial credit worthiness from a business which provides information about the commercial credit worthiness of a person (Section 18L(4) of the Act).

Acknowledgment and authority that credit information may be given to a credit reporting agency

I understand that the Bank may give to a credit reporting agency certain personal information about me. The information which may be given to an agency is covered by Section 18E(1) of the Act and includes:

- details of my identity;
- the fact that I have applied for credit and the amount;
- the fact that the Bank is a credit provider to me;
- payments which become overdue more than 60 days and for which debt collection action has started;
- advice that payments are no longer overdue;
- details of cheques drawn by me in excess of \$100.00 which the Bank has dishonoured more than once;
- in specified circumstances, that in the opinion of the Bank I have committed a serious credit infringement; and
- that the credit provided to me by the Bank has been discharged.

Authority to exchange information with other credit providers

In accordance with Section 18N(1)(b) of the Act, I authorise the Bank to give to and obtain from credit providers named in this credit application and credit providers that may be named in a credit report issued by a credit reporting agency, information about my credit arrangements including a credit report. I understand this information can include any information about my credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to give or receive from each other under the Act.

I agree the information may be given or obtained by the Bank for any of the following purposes:

- to assess an application by me for consumer credit or commercial credit or for any review of such existing credit;
- to assist me avoid defaulting on my consumer or commercial credit obligations;
- to notify other credit providers of a default by me; or
- to assess my credit worthiness.

Authority for the Bank to confirm application details

I authorise the Bank to contact my current or past employers, my accountants and/or solicitors to verify the details contained in this application form.

Where I provide personal information about another person (ie: spouse/partner, relative, additional cardholder) I confirm I have or will immediately make the person aware of the fact.

Authority to exchange information with agents

I authorise the Bank to exchange information concerning my financial affairs with any person acting on my behalf, including my agent, accountant, solicitor or broker, provided that if the information relates to my personal credit worthiness (including a credit report), the Bank will only give the information to a person authorised in writing by me to seek access to that information (Section 18N(1)(ga) of the Act).

Authority to provide information to Introducers

I authorise the Bank to provide the following information to an Introducer or assignee for the purposes of calculating and tracking commissions:

- approval or non-approval of the credit application;
- financial particulars relating to the card account;
- the date credit is first provided;
- the credit limit, card type, account name and number;
- end of month card account balances;
- the date card account is closed;
- details of any default on the card account; and
- any other information regarding the status of my card account that might affect the payment of the Introducer's commission.

Authority to provide information to additional cardholder

In accordance with Section 18N (1) (gb) of the Privacy Act, I authorise the Bank to disclose the following information to the holders of additional cards on my account:

- account balance;
- amount of available credit;
- minimum payment due (if any);
- information relating to transactions on the account.

Bank of Queensland Credit Card Balance Transfer Form

Please transfer the following amount:

\$ to my new Bank of Queensland Credit Card from:
(minimum balance transfer \$200)

Financial Institution Name or Store Card Name:

Credit Card or Store Card No.:

In the name of:

Declaration: I authorise the Bank to process this request. I confirm that I have read and agree to the Balance Transfer Terms and Conditions set out overleaf. I acknowledge and agree that the balance transfer authorisation in this application is a request by me for the Bank to advance funds; and the value of all balance transfers is a debt due and payable by me to the Bank. I agree that I am responsible for the balance outstanding on my Bank of Queensland credit card account as a result of the balance transfer.

Please confirm your agreement

Primary Cardholder signature:

X

Date:

/ /

Bank of Queensland Credit Card No. (if known):

Name of Primary Cardholder:

Balance Transfer Terms and Conditions

- If the Bank offers a credit card to you and you do not accept the offer of credit on those terms you must inform us as soon as possible. Otherwise, the Bank will act upon your instructions in this balance transfer request within 14 business days from the date of the offer. Processing of this balance transfer will constitute acceptance of the terms and conditions for your card.
- Any balance transfer request must be for a minimum of \$200.
- The Bank will transfer the amounts specified by you, in whole amounts or any part amount, up to the amount of available credit on your Bank of Queensland credit card on the date of transfer.
- The Bank reserves the right to refuse any balance transfer request, including transfers from accounts that are overdue or over the credit limit.
- The Bank cannot accept transfers from offshore accounts or other Bank of Queensland credit card accounts. Balances of loans or overdrafts cannot be transferred.
- Any transfer request processed by the Bank will be subject to the conditions of use of your Bank of Queensland credit card.
- There may be delays in processing balance transfers. You must continue to make payments on your other card account(s) in accordance with the terms and conditions for that account until you receive a statement confirming that the account has been credited. The Bank is not responsible for any overdue payments, interest or any fees or charges incurred on your other card accounts.
- The Bank will not close your other credit card account. Any remaining balance after the transfer is processed is your responsibility.
- There is no interest-free period for balance transfers. The balance transfer is a cash advance on your card. You will be charged interest on the transfer amount from the date of transfer, in accordance with the conditions of use of your Bank of Queensland credit card.
- The Bank will not process your balance transfer request if your accounts are not in good standing or are overdue or over the credit limit.

Send completed form to: Bank of Queensland Credit Cards, Reply Paid 345, Virginia BC QLD 4014

Bank of Queensland Limited ABN 32 009 656 740