

# Credit Card Application Form

Bank of Queensland

Please return your completed credit card application form to your nearest Bank of Queensland branch, fax it to 1300 339 824 or post it to GPO BOX 5387, Sydney NSW 2001  
Please ensure that all 3 pages are submitted

Source Code  Branch  BSB

## Part A - SELECT A PRODUCT

YES, I want to apply for a:

Platinum Visa card  Gold Visa card  Blue Visa card  Blue No Annual Fee Visa card  
 Low Rate Visa card

Please choose your card design for your Low Rate Visa card:

Water  Fish  Swirl  Ribbon

## Part B - APPROVAL CRITERIA

Before you complete this application form, please be sure you can say 'yes' to the initial approval criteria. If no, please do not proceed with this application.

Are you over 18 years old?  Yes

Are you a permanent Australian resident?  Yes

Do you have a good credit rating?  Yes

## Part C - PRIMARY CARDHOLDER

Title  First name  Second name  Surname

Date of Birth  /  / 19  No. of dependents  Mother's maiden name  Driver's licence number

Marital status:  Married  Single  Divorced/Separated  Widowed  De facto

Your current residential address. This must be a street address (PO Box not acceptable):

No.  Street  Suburb/Town  State  Postcode  Time at address  yy / mm

Your previous residential address (if current address is less than 2 years):

No.  Street  Suburb/Town  State  Postcode  Time at address  yy / mm

Your postal address (if different from your residential address):

No.  Street  Suburb/Town  State  Postcode

Home telephone  ( ) Home fax  ( ) Mobile  Business telephone  ( ) Business fax  ( )

Residence status:  Own  Rent  Mortgage  Board  Other, please specify:

Are you a current Bank of Queensland customer?

No  Yes If yes: Customer Access Number  or Account number/Credit card number

Linked accounts

If you would like to access your other Bank of Queensland transaction accounts via this credit card, please enter your account number(s) below:

Cheque / Savings account number 1  Cheque / Savings account number 2

Is EasyPhone Banking required?  Yes  No  I already have EasyPhone Banking. Please add this account to my profile.

Electronic Banking password  Maximum of 16 characters. This password is to be used as identification if you need to contact the Bank of Queensland Customer Contact Centre.  
Call line identifier  Mandatory for new EasyPhone Banking users. Enter the area code and telephone number you will be calling from the first time you use EasyPhone Banking. Do not record a mobile number, PABX or a phone number connected to a system with multiple extensions.  
Challenge number  No more than 8 digits. You will be asked to confirm this number the first time you use EasyPhone Banking.  
Memorable address  Memorable date  dd/mm/yyyy

Is Internet Banking required?  Yes  No  I already have Internet Banking. Please add this account to my profile.

Contact details of relative in Australia not living with you: Name  Telephone no.  ( )

Email address. Mandatory if Internet Banking is required.

I consent to being kept informed about products, services and offers via email and/or SMS.   
Yes, I would like to receive notices and statements electronically and I have read and agreed to the Electronic Communication Consent on this application form.

## Part D - YOUR WORK

Occupation  Employment type:  Full time  Part time  Casual/Temp  Self employed

Name of current employer/trading name  Employer telephone number (as listed in White Pages)  Time with current employer  yy / mm

Employer/trading address  State  Postcode  Name of previous employer (if current employment less than 2 years)  Time with previous employer  yy / mm

Accountant name/trading name (only required if self-employed)  Telephone number (as listed in White Pages)  Accountant/trading address  State  Postcode

## Part E - YOUR FINANCIAL POSITION

About your accounts

| Account type* | For any Home Loan no. of parties | Credit Limit / Original amount borrowed | Current balance | Interest rate | Bank / Financial Institution | Monthly repayment |
|---------------|----------------------------------|---|-----------------|---------------|------------------------------|-------------------|
|               |                                  | \$                                      | \$              |               |                              | \$                |
|               |                                  | \$                                      | \$              |               |                              | \$                |
|               |                                  | \$                                      | \$              |               |                              | \$                |
|               |                                  | \$                                      | \$              |               |                              | \$                |
|               |                                  | \$                                      | \$              |               |                              | \$                |
| Total         |                                  |   |                 |               |                              | \$                |

\*eg, Personal loan, Home loan, Hire purchase, Credit card (Please specify card: Visa, MasterCard, Amex, Diners, Store Card, other)



## PRIVACY CONSENT

1. We may collect and use your personal information to assess this application, to manage and administer the credit facility, to assess any application you make for a different product or service, and for planning, product development, research and related services. If you do not provide us with the information we ask for or the information provided is incorrect or incomplete, we may not be able to assess your application or provide or administer the products or services that you are seeking. 2. To provide you with products and services and manage your account and relationship with us, we share your personal information with other Citigroup affiliates, sales agents, Bank of Queensland and other parties below. If you have applied for a credit card facility, we will also share your information with other entities and organisations involved in any Rewards Programme. 3. We may obtain your personal credit and commercial credit information from a credit reporting agency or other organisation that provides personal credit and commercial credit information for the purpose of assessing this application, any periodic review of the credit facility and/or for any other purpose permitted by the Privacy Act 1988 (Cth) ("Privacy Act"). 4. We may give or obtain your personal information, including your personal credit or commercial credit information, about your credit worthiness, credit standing, credit history or credit capacity with: (a) other credit providers; (b) any signatory to the facility for which you are applying; (c) any broker, financial, legal or other adviser acting in connection with your facility or application; (d) a credit reporting agency or other business or other organisation that provides personal credit or commercial credit information (information that we provide may include your identity particulars; that you have applied for personal or commercial credit and the amount; that Citigroup is your current credit provider; your payments are overdue by more than 60 days and collection action has commenced; payments are no longer overdue (borrower only); that cheques for \$100 or more that you have drawn have been dishonoured more than once; that in Citigroup's opinion you have committed a serious credit infringement; credit provided to you has been discharged); (e) any insurer relating to your facility including consumer credit insurance to arrange and administer consumer credit insurance or any trade insurer for any purpose relating to an application for commercial credit; any person in connection with funding financial accommodation by securitisation; (f) organisations wishing to acquire an interest in any part of Citigroup's business for assessing any proposed acquisition; (g) organisations that carry out functions on our behalf including mailing houses, data processors, researchers and collection agents, some of which may be located outside Australia; 5. We may use your personal credit and commercial credit information in the following circumstances, among others: (a) to assess an application for credit; (b) to assess an applicant or guarantor; (c) to assist in avoiding any defaults under any credit obligations; (d) to tell other credit providers about defaults made by you; (e) to assess your credit worthiness; (f) to review the credit facility provided to you at any time; (g) to detect fraud or money laundering activities or terrorist finance activities; (h) to manage and administer the credit facility; (i) for planning, product development, research and related services or for any other purpose permitted by the Privacy Act. 6. Subject to the Privacy Act, this consent continues until any credit provided to you is repaid and for up to 12 months after the closure of all accounts you hold with us. 7. You can view the Citigroup Privacy Policy on our website [www.citibank.com.au](http://www.citibank.com.au) or attain a copy by calling us on 1300 55 72 72. You can access your personal information we hold by contacting us on the number above. A charge may apply for this access.

**Verification** By submitting this application you acknowledge that these acknowledgements and consents remain in force until the product(s) or facility(ies) to which they relate is/are at an end.

**Call recording** Your telephone calls and conversations with a Citigroup and Bank of Queensland representative may be recorded and monitored for quality, training and verification purposes.

## BALANCE TRANSFER TERMS AND CONDITIONS

1. Each Balance Transfer (BT) must be for at least \$500. Foreign currency BTs and BTs to offshore accounts are excluded. 2. We will transfer the BTs specified by you, in the order you have nominated, in full or part, as determined by us and your available Credit Limit. We reserve the right to refuse any request for a BT. For the full or part amount. 3. BTs are repaid first before other transactions (subject to any other Special Promotion). Interest rates on other transactions are at the prevailing applicable rate. At the expiry of the BT promotional period, the interest rate applicable to any remaining outstanding balances with this Balance Transfer will revert to the Annual Percentage Rate for Cash Advances. 4. BTs will not be processed until you have activated your Account. We will not be responsible for any overdue balance on any of your nominated accounts due to delays in processing the BT. Any such balance on your nominated accounts after the BT is processed will be your responsibility. 5. Only one BT request will be processed with this application. 6. BTs will only be processed in the name of the Primary Account holder.

## ELECTRONIC COMMUNICATION CONSENT

1. You consent to Citigroup Pty Limited ('us') communication electronically with you about the account(s) you nominate and authorise us to act on instructions it has received electronically. This consent and authority will apply to all communications permitted to take place electronically by law (including any applicable industry code or Code of Conduct) including but not limited to: (a) statements of your account; (b) notices and other documents from us to you about your account; (c) variations to the contract relating to your account; and (d) notices from you to us. 2. We will rely on this consent to communicate with you by: (a) electronic mail to the email address that you have notified to us; (b) making a notice or other document available for you to access on our website; (c) any other method of electronic communication; and/or (d) ordinary mail to the address on our records. 3. By giving this consent, we are no longer required to send you notices or other documents in paper form for the account. 4. You must ensure that: (a) you check your email regularly for notices and other communication from us; (b) your email address remains current (or otherwise notified to us); and (c) emails from us to your email address are not blocked. 5. We rely on you to keep your nominated email or physical (street) address details up-to-date and to notify you when they change. 6. Providing you with electronic statements does not alter your obligations under any Terms and Conditions of the account. You should print and save a copy of any notice or other document provided to you electronically. You are responsible for ensuring that you maintain the appropriate software and hardware, including printer, to access, view, retrieve, print and save a copy of such documents. To see and keep the information subject to this consent, you will need a web browser that meets our site security requirements.

You can go back to receiving paper notices and other documents by contacting us at 1300 55 72 72. If you decide to return to paper notices and other documents, you are asking to receive those documents on paper, delivered by post to your nominated street address.