

Credit Card Application Form – Joint Applicants



Fax
1300 368 376
Please fax both pages.



You must be at least 18 years of age and a permanent resident of Australia. To ensure fast processing, please complete all sections of this application form clearly and legibly.

Are you an existing BankSA customer? Yes No

Please select your card type:

Vertigo <input type="checkbox"/> (MasterCard) White only	No Annual Fee <input type="checkbox"/> Visa <input type="checkbox"/> MasterCard – Black only	Gold Low Rate <input type="checkbox"/> Visa <input type="checkbox"/> MasterCard – Minimum credit limit is \$5,000	Platinum <input type="checkbox"/> Visa <input type="checkbox"/> MasterCard – Minimum credit limit is \$8,000
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Branch for loan settlement: Home (If you have other BankSA accounts or live greater than 100km from a branch you may request your card be sent to your home address.)

Tell us about Account Holder 1:

Title Given name(s)

Surname

Date of birth DD / MM / YYYY Sex M F

Drivers licence No. | | | | | Drivers licence State

No. of dependants Age of dependants

Home phone () | | | | | Work phone () | | | | |

Mobile | | | | |

Email address

Tell us about Account Holder 2:

Title Given name(s)

Surname

Date of birth DD / MM / YYYY Sex M F

Drivers licence No. | | | | | Drivers licence State

Home phone () | | | | | Work phone () | | | | |

Mobile | | | | |

Email address

Notify me on progress of my application (updates will only be sent to account holder 1) Email SMS None

Residential address (No PO Box Allowed)

Postcode | | | | Time at address

Previous address (No PO Box Allowed)
(if less than 2 years at current)

Postcode | | | |

Mailing address
(if different from residential)

Postcode | | | |

Residential address (No PO Box Allowed)

Postcode | | | | Time at address

Previous address (No PO Box Allowed)
(if less than 2 years at current)

Postcode | | | |

Mailing address
(if different from residential)

Postcode | | | |

Residential Status Own Rent Mortgage Live with parents

Details of lender, agent, landlord or parents:
Name(s) Daytime contact phone (not a mobile number) () | | | | |

Your employment details – Account Holder 1

Employment status Full-time Part-time Casual Other

Occupation Time with current employer

Employer's company name (or trading name if self-employed)

Employer's address (or accountant's if self-employed)

Postcode | | | |

Employer's main switch phone (or accountant's if self-employed) () | | | | |

Previous employer's name (if less than 2 years with current) Time with previous employer

Your employment details – Account Holder 2

Employment status Full-time Part-time Casual Other

Occupation Time with current employer

Employer's company name (or trading name if self-employed)

Employer's address (or accountant's if self-employed)

Postcode | | | |

Employer's main switch phone (or accountant's if self-employed) () | | | | |

Previous employer's name (if less than 2 years with current) Time with previous employer

Your income – Account Holder 1

Primary weekly income **after** tax \$

Other income **before** tax

1. Description	Frequency (e.g. weekly)	Amount \$
2. Description	Frequency	Amount \$

Your income – Account Holder 2

Primary weekly income **after** tax \$

Other income **before** tax

1. Description	Frequency (e.g. weekly)	Amount \$
2. Description	Frequency	Amount \$

What you own (as joint applicants, combine assets)

Real estate/property \$ <input type="text"/>	Furniture/contents \$ <input type="text"/>	BankSA savings balance \$ <input type="text"/>
Superannuation \$ <input type="text"/> (only applies if you're aged >55)	All other assets \$ <input type="text"/> (e.g. car, shares)	Non-BankSA savings balance \$ <input type="text"/>

Important information about our products and services

We authorise BankSA to provide me with information about its products and services – which may be supplied by BankSA, any member of the St. George Group of its preferred providers – that it believes may be of interest or value to us. Information about products and services will continue to be sent if neither box is ticked.

Account Holder 1 Tick here: Yes No Account Holder 2 Tick here: Yes No

What you owe to non-BankSA lenders (as joint applicants, combine commitments)	
Rent/board per month \$	
Name of financial institution 1	Loan type (e.g. mortgage)
Loan limit \$	Balance owing \$
Monthly repayment \$	Your share repayment %
Name of financial institution 2	Loan type
Loan limit \$	Balance owing \$
Monthly repayment \$	Your share repayment %
Name of financial institution 3	Loan type
Loan limit \$	Balance owing \$
Monthly repayment \$	Your share repayment %

Your personal reference (details relative/friend not living with you)	
Name	
Daytime contact phone (not a mobile number)	()
Residential address	
Postcode	

What you owe on your non-BankSA credit/store cards	
Name of card lender/financial institution 1	
Credit limit \$	Balance owing \$
Save with a balance transfer (optional) <input type="checkbox"/> Yes	
Transfer your balance from any other bank, financial institution or store card. Go to banksa.com.au to see how much you can save.	
Amount transfer to your new BankSA credit card \$	
Non-BankSA card number 	
Name of card lender/financial institution 2	
Credit limit \$	Balance owing \$
Save with a balance transfer (optional) <input type="checkbox"/> Yes	
Amount transfer to your new BankSA credit card \$	
Non-BankSA card number 	

By signing below, I acknowledge that I have read and agreed to the Declaration and Privacy Statement on this page and the following page.	
Signature of Account Holder 1	Date D D / M M / Y Y Y Y
Signature of Account Holder 2	Date D D / M M / Y Y Y Y

Balance Transfer Important Notes

- If you have interest-free days on your account you will not be eligible for interest-free days until the balance transfer is paid in full.
- You can transfer any outstanding amount of \$500 or more, up to 95% of your available BankSA Credit Card limit.
- BankSA can refuse any application for balance transfer (e.g. overdue or over limit accounts amongst other things).
- BankSA will refuse any application for balance transfer if your other Card Account is not in good order.
- BankSA will transfer the amount(s) requested, subject to the conditions of use of the BankSA Credit Card.
- You must continue to make payments on your other Card Account in accordance with their account terms and conditions. There can be delays in processing balance transfers.
- BankSA is not responsible for any overdue payment or interest incurred on your other Card Account.
- BankSA will not close your other Card Accounts.
- Balance transfers will only be processed on active accounts.
- There are no interest-free days for balance transfers. Interest is calculated on transferred amounts from the date your balance is transferred.
- Balance transfers will not be accepted from business, St.George Group or international credit card accounts.
- Balances of loans or overdrafts cannot be transferred.
- Subject to these notes, BankSA will make the transfer you request, if you accept its offer of a BankSA Credit Card account.
- You must have a record of keeping your BankSA Credit Card Account in good order.
- Concessional interest rates will be removed in the event you contravene your Credit Card terms.
- Any applicable special balance transfer rate period commences on the date we approve your credit card facility. The special balance transfer interest rate period ends 6 months later, regardless of when any balance transfer request is processed by us.

PRIVACY STATEMENT

What this statement is about

Your right to privacy is important to us. This statement explains your privacy rights and our rights and obligations in relation to your personal information.

The Privacy Act regulates the way BankSA – a Division of St.George Bank Limited (“we”) uses personal information provided about you. Please read the following carefully as it sets out how we may use information about you.

What information can be disclosed to a credit reporting agency?

The Privacy Act allows the following information to be disclosed about the applicant named in the application (“you”) to a credit reporting agency, which you authorise BankSA – a Division of St.George Bank Limited to do, this information includes:

- details to identify you – that is, your name, sex, date of birth, current and 2 previous addresses, your current or 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;
- advice that payments previously notified as unpaid are no longer overdue;
- payments overdue for at least 60 days and for which collection action has started;
- cheques for more than \$100 drawn by you which have been dishonoured more than once;
- in specified circumstances, that in our opinion you have committed a serious credit infringement; and
- the fact that credit provided to you by us has been paid or otherwise discharged.

Exchange of information with a credit reporting agency

You authorise BankSA – a Division of St.George Bank Limited to:

- obtain information about your credit worthiness or a credit report containing personal or commercial credit information about you from a credit reporting agency or other business that provides it; and
- exchange the information listed above about you with any credit reporting agency.

These exchanges can be made:

- to assess your application for consumer or commercial credit, or to assess your credit worthiness;
- if you are in default under a credit agreement, notifying, and exchanging information with, other credit providers and any collection agent of ours; and
- for the various purposes permitted under the Privacy Act.

What credit related information can be disclosed to other persons?

You acknowledge that information, including but not limited to a credit report or any other information having a bearing on your credit worthiness, credit standing, credit history or credit capacity may be exchanged or disclosed to other persons as listed below and that we may:

- exchange that information described in the paragraph above about you with all credit providers named in this application or that may be named in credit reports issued by a credit reporting agency, or any agent of ours assisting in processing this loan application;
- give to and receive from a credit provider, a banker’s opinion of the purposes connected with your business, trade or profession; and
- confirm:
 - your employment and income details with any employer, accountant or tax agent named in this application; or
 - your income received on an investment property with any nominated real estate agent; or
 - your payment history from the landlord or managing agent nominated in this application.

Authority to give information to another person

You authorise us to disclose your credit account information to any person you authorise (in a form acceptable to us) to:

- operate on your account; or
- have access to your account information.

You acknowledge that if we decline your credit application due to adverse information on your a personal credit file, then each applicant for credit may be notified that the application has been declined wholly or partly on information derived from a personal credit report relating to you.

Motor Vehicle or Driver’s Licence Registry

You authorise us to obtain personal information about you from any motor vehicle or driver’s licence registry in Australia.

Card Program Service Providers

Where a benefits Program is provided on your card, you authorise us to disclose to the benefits provider, information required for the delivery of the program benefits. Information disclosed may include your loan number, transaction information, Program membership number, card expiry date, name and address. This information will be provided only for the administration and provision of benefits offered.

PRIVACY GENERALLY

You need not give us any of the personal information requested in the application form or any other document or communication relating to the credit applied for. However, without this information, we may not be able to process the application or provide you with an appropriate level of service.

You may request access at any time to personal information held by us about you and ask us to correct it if you believe it is incorrect or out of date.

How we may use your personal information

We use your personal information to:

- process the application (including performing identity checks, and determining if the Consumer Credit Code applies);
- administer and manage the account; and
- facilitate our internal business operations, including fulfilment of any legal requirements and confidential systems maintenance and testing.

You consent to the bank contacting you via email or your mobile phone (if this is provided by you) with regard to your product applications and ongoing maintenance of any accounts you have with the bank.

Our right to disclose your personal information

We may disclose your personal information in the following circumstances:

- to any referee nominated by you;
- to any party providing consumer credit insurance in respect to you and your credit card account;
- to our external service providers (which may be located overseas) that provide services for the purposes only of our business, on a confidential basis, for example advisors, debt collection agents, organisations providing card authorisation, clearing and settlement services (for example VISA and MasterCard, mailhouses and data processors);
- to any persons acting on your behalf, including your financial advisor, broker, solicitor or accountant, unless you tell us not to;
- to any party acquiring an interest in any business or in the credit card account;
- to merchants with whom you transact, to process your card transactions; and
- if you request us to do so or if you consent (for example for a direct debit) or where the law requires or permits us to do so.

Use by the St. George Group

We may also use your personal information or give access to personal information about you to any member of the St.George Group including to:

- assess your total relationship and product holding with the St.George Group, analyse products and customer needs and develop new products; and
- inform you of products and services provided by us, any member of the St.George Group or by preferred providers, which we consider may be of value or interest to you, unless you tell us not to.

Your authority to us

By signing this application you:

- authorise us to collect, maintain, use and disclose your personal information in the manner set out in this privacy statement;
- undertake to provide a copy of this privacy statement to each principal, company officer or partner that you purport to represent;
- warrant and acknowledge that where you have provided information about another person in your application, that you have ensured that the person has been made aware of your disclosure, consents to it, and that you have made them aware of the contents of this privacy statement.

Declaration

- I acknowledge that this declaration forms part of the application to BankSA a Division of St.George Bank Limited (BankSA) for the requested BankSA credit card and understand that the requested BankSA credit card will not be issued without this declaration being made by me.
- I am at least 18 years of age and a permanent resident of Australia.
- I have read and understood the Privacy Statement in this form and I consent to the collection, use and disclosure of personal information in accordance with the Privacy Statement. Where I have provided information about another individual (for example a relative), I declare that the individual has been aware of the fact and the contents of the Privacy Statement.
- The information in this application is correct and complete to the best of my knowledge and belief.
- I understand that it is an offence to make a false or misleading statement.
- I agree to operate this account in accordance with the Conditions of Use of this account and acknowledge that the use of this account means that I have received and accepted the Conditions of Use.
- I authorise BankSA – a Division of St.George Bank Limited to offer me another BankSA credit card product or a lower credit limit or both if I do not qualify for the credit limit for which I apply, but I qualify for the product BankSA offers me. I can decide whether or not I wish to accept BankSA’s offer.
- For Balance Transfer request, I confirm my agreement that I have read the Important Notes and agree that I am responsible for the balance outstanding on my BankSA Credit Card Account as a result of the balance transfer authorised overleaf and that the balance transfer must not exceed the available credit on the date of the transfer.