

Bankwest Credit Card

Application Form



Bankwest, a division of Commonwealth Bank of Australia
ABN 48 123 123 124 AFSL/Australian credit licence 234945

i Important: Please complete this form using **BLOCK** letters.

Section 1 – Application type

- I would like to apply for a **new** Bankwest credit card » continue to section 2
- I would like to **increase the limit** on my existing Bankwest credit card below » continue to section 3

Section 2 – Product features (please refer to section 12 for definitions of the credit card types listed below)

Product features:

- | | | | |
|---|---|---|---|
| <input type="checkbox"/> Rewards (Qantas) | <input type="checkbox"/> Rewards (More) | <input type="checkbox"/> Low Rate (Breeze) | <input type="checkbox"/> No Annual Fee (Zero) |
| Bankwest Qantas MasterCard | Bankwest More MasterCard | Bankwest Breeze MasterCard | Bankwest Zero MasterCard |
| <input type="checkbox"/> Qantas MasterCard | <input type="checkbox"/> More MasterCard | <input type="checkbox"/> Breeze MasterCard | <input type="checkbox"/> Zero MasterCard |
| <input type="checkbox"/> Qantas Platinum MasterCard | <input type="checkbox"/> More Platinum MasterCard | <input type="checkbox"/> Breeze Platinum MasterCard | <input type="checkbox"/> Zero Platinum MasterCard |
| <input type="checkbox"/> Qantas World MasterCard | <input type="checkbox"/> More World MasterCard | | |

Qantas Frequent Flyer number

Section 3 – Credit limit

You will be provided with the maximum limit that is applicable to you.

Please specify if you would like to cap the limit that is applied, or specify the amount to increase your limit to:

Section 4 – Personal details

Are you an existing Bankwest customer? Yes No

Title Given name(s) (no initials) Also known as Surname

Date of birth Gender Male Female Drivers licence number Home phone number Mobile number

Residential address (PO Box is not acceptable)

Suburb State Postcode Time at this address

Previous address (if less than 2 years at current address)

Suburb State Postcode Time at this address

Postal address (if different from residential address)

Suburb State Postcode

Residential status: Owner Renter Mortgage on home Living with parents Boarder Other

Email address

Countries of Residence - please list all countries you reside in

Purpose of opening an Australian banking account/facility (if not an Australian Resident)

Section 5 – Employment details

Employment type

Full time Part time Casual Self employed Unemployed Student

Occupation

Employer (OR name of accountant if self employed)

Contact number of employer

Time with current employer

If less than 2 years, please complete time with previous employer:

Time with previous employer

You agree that we may contact your employer/accountant to confirm details.

Section 6 – Transfer your balance

Yes, I'd like to transfer balances from the credit/store cards below. I have read and agreed to the Balance Transfer conditions in section 10 on page 3 of this form.

Card 1

Amount

Card 2

Amount

Section 7 – Additional Cardholder

Is the Additional Cardholder an existing Bankwest customer? Yes No

Title

Given name(s)

Surname

Date of birth

Gender

Male Female

Home phone number

Mobile number

Section 8 – Financial details

Annual gross income

Partner's annual gross income

Other regular income

i If expenses and assets are shared with a partner, please provide full details of your Partner's Annual Gross Income. We will consider this information in our assessment of your application.

Dependants supported by this income? (don't forget to include yourself)

Adults

Children

| Assets | Value | Liabilities | Monthly repayments | Balance owing | Limit | |
|---------------------|-----------|--------------------------|--------------------|---------------|-------|--|
| Property | \$ | Housing loan 1 | \$ | \$ | \$ | |
| Car | \$ | Housing loan 2 | \$ | \$ | \$ | |
| Household effects | \$ | Other loans | \$ | \$ | \$ | I will close this card |
| Savings | \$ | Credit card/store card 1 | \$ | \$ | \$ | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Other | \$ | Credit card/store card 2 | \$ | \$ | \$ | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| | \$ | Credit card/store card 3 | \$ | \$ | \$ | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| | \$ | Credit card/store card 4 | \$ | \$ | \$ | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| | \$ | Total amount | \$ | | | |
| | \$ | Current loan exit fees | \$ | | | |
| | \$ | | | | | |
| | \$ | | | | | |
| Total amount | \$ | | | | | |

| Expenses | Monthly amount | Expenses | Monthly amount |
|---|----------------|---|----------------|
| Rent or Board | \$ | Health (eg. Ongoing medical bills and medication) | \$ |
| Child Support | \$ | Transport (eg. Petrol, train and bus fares) | \$ |
| Bills (Owner occupied property utilities, rates, phone and internet) | \$ | Education & Childcare (eg. School fees and childcare fees) | \$ |
| Groceries & Food (eg. Groceries, restaurants and takeaway) | \$ | Insurance (eg. All insurances - health, home & contents, motor vehicle, life and income protection) | \$ |
| Entertainment (eg. regular holidays, PayTV, gym, memberships and social expenses) | \$ | Other (eg. Clothing, cosmetics, personal care and any other unique items) | \$ |

Do you know of any foreseeable changes in circumstances that may negatively impact your current financial situation?

Yes **>>** If yes, we will contact you to discuss these changes.

If you do not tick yes you are acknowledging you do **NOT** foresee any significant changes in circumstances that may negatively impact your current financial situation.

Section 9 – Privacy & Spam Statement and Consent

This Statement explains how Bankwest, Commonwealth Bank of Australia (“CBA”) and subsidiaries of CBA (“we” or “us”) collect, use and disclose personal information and send communications about products and services.

‘Personal information’ is information about, and which identifies, an individual (such as name and contact details). Your personal information includes information about who you are; your interactions with us (such as transactions on your account); your credit history (including what you borrow, whether you make repayments on time and information obtained from credit reporting bodies (CRBs)). It may also include information about you that is publicly available, for example from public registers or made available through social media.

When you give us personal information about another person, you represent that you are authorised to do so and agree to inform that person of the contents of this Statement as it relates to them.

Purposes for which we collect and use personal information

We collect your information to identify you in accordance with the *Anti-Money Laundering and Counter-Terrorism Financing Act*, and if you are giving a mortgage, certain State property laws, e.g. *Real Property Act* in NSW and to assess your application for consumer credit under the *National Consumer Credit Protection Act* if applicable. You are not required to provide your Tax File Number. However, if we do not collect your Tax File Number as permitted by the *Taxation Administration Act 1953* and the *Income Tax Assessment Act 1936*, we may be required to withhold amounts from you and remit them to the Australian Taxation Office.

We also collect your personal information to assess and process an application for any product or service that you make or for which you are a signatory, guarantor, or representative; for internal processes including risk management and pricing, to administer our relationship with you, to meet our obligations in relation to external payment, credit reporting systems, Government bodies and our funding arrangements, to identify and (unless you tell us not to) tell you about products that may interest you, and to comply with regulatory requirements.

If you use our website or online applications we may collect information about your location or activity (including whether you have accessed third party sites) to customise your experience.

The information we collect about you may also include sensitive information such as information about your health where we collect it for a specific purpose, for example, in assessing an application you make for hardship relief.

You consent to us collecting your personal information (including sensitive information) for the purposes described above.

Exchange of personal information generally

We may exchange personal information about you with: our related bodies corporate, other persons to verify that it is correct (eg with your employer); assignees, agents, contractors and external advisers; organisations for verifying your identity; your agents, advisers, referees, executors, administrators, trustees, beneficiaries (if you are a trustee), guardians or attorneys; law enforcement, regulatory and Government bodies; anyone who introduces you to us; reward program providers, third parties providing fraud detection services, your franchisor; payment system operators; your and our insurers or prospective insurers and their underwriters; any person we consider necessary to execute your instructions; other organisations for the supply of services and (unless you tell us not to) marketing of products; other persons where this is permitted by law; persons with whom you make a joint application for a product or service with us; any financial institution to or from which a payment is made in relation to any account you have or operate; your current and prospective co-borrowers, participants or transferees in a securitisation or other funding scheme (including ratings agencies), or persons considering purchasing or who purchase or manage loans and their advisers; financial institutions, and debt collecting agencies.

We may also include your personal information on any registers relevant to services we provide, such as the Personal Property Security Register.

Exchange of personal information with credit providers

We may exchange your personal information with other credit providers (including information provided by or derived from a CRB such as a consumer credit report) for the following purposes:

- to assess an application for credit;
- to consider whether or not to accept you as a guarantor or security provider;
- to collect overdue payments, to manage credit, to help you avert default on credit obligations and take action in the event of your fraud or other serious credit infringement; and

- to provide or manage securitised or transferred loans.

Exchange of personal information with guarantors

If you are a borrower, we may exchange your personal information (including a consumer credit report) with your guarantor, a person who has provided security for credit, or to a person in order for them to consider whether or not to act as guarantor or to provide security for credit.

Exchange of personal information with CRBs

We may exchange your information with CRBs, including by:

- disclosing to a CRB –
 - information they are permitted to collect in conducting a credit reporting business;
 - a failure by you to meet your payment obligations in relation to consumer credit; or
 - details of any fraud or other serious credit infringement you commit;
- obtaining a consumer credit report from the CRB to –
 - assess an application for, or collect overdue payments of, commercial credit;
 - consider whether or not to accept you as a guarantor or security provider;
- obtaining commercial credit information about you in order to assess an application by you for consumer credit.

In order to verify your identity, we may provide your name, residential address and date of birth to a CRB, which may use that information and corresponding information in credit information files of individuals to prepare and provide an assessment of whether your information matches information on a credit information file held by that CRB. By accepting the terms of this statement, you agree to us requesting an assessment and providing your personal information for such an assessment.

CRBs may include information which we provide in reports to other credit providers to assist them to assess your creditworthiness.

The CRBs we may use include [Equifax - www.equifax.com.au](http://www.equifax.com.au), and [Experian Australia Credit Services Pty Ltd - www.experian.com.au/credit-services/credit-services.html](http://www.experian.com.au/credit-services/credit-services.html). Each body has a policy which sets out how it deals with credit information held by it, which is available using the contact details above.

If you apply to us to be a borrower, guarantor or security provider, or if you are already a borrower, guarantor or security provider with us, you agree to us accessing your personal information held with a CRB (including consumer credit information), even if there is a ban period in place, for the purposes of assessing the relevant credit application or in order to collect overdue payments in relation to that credit. If you have been, or are likely to be, a victim of fraud (including identity fraud), you can ask a CRB not to use or disclose credit information the CRB holds about you.

Transfer of personal information overseas

Sometimes it may be necessary to send your information overseas – for example, where we outsource functions overseas or to related bodies corporate; where we need to complete a transaction on your behalf or where this is required by laws and regulations in Australia or in another country. These countries include New Zealand, United Kingdom and Ireland. See our Privacy Policy for more information.

Disclosure and use of your personal information by QBE

If we decide to obtain lenders’ mortgage insurance (LMI) on your loan or a loan you guarantee, we will give information about you to our LMI provider, QBE Lenders’ Mortgage Insurance Ltd ABN 70 000 511 071 (QBE). QBE explains how they handle information about you in QBE’s privacy policy set out at www.qbelmi.com. This includes how you can access and correct information about you that QBE holds, how you can make a complaint if you have concerns about how QBE manages your information; and how QBE will deal with complaints.

You can access information that QBE holds about you by calling 1300 367 764.

QBE collects your personal information to decide whether to insure Bankwest under an LMI policy, to assess the risk of you defaulting on the loan, (if you are a guarantor) to assess the risk of you being unable to meet a liability arising under a guarantee, to administer and vary the insurance cover including for securitisation and hardship applications, to deal with claims and recovery of proceeds including among other things to enforce the loan in place of Bankwest, for a mortgage insurance purpose relating to you and for any other purpose under the LMI contract between Bankwest and QBE.

Section 9 – Privacy & Spam Statement and Consent (continued)

If your information is not provided to QBE, QBE may not be able to issue the insurance and Bankwest may not be in a position to provide the loan.

Where permitted by the Privacy Act, QBE may disclose your information to us, our assignees, credit reporting agencies, regulatory bodies, payment system operators and its related companies (whether in Australia or overseas), its service providers, its agents, contractors and external advisers, a guarantor or potential guarantor, reinsurers, to parties for the purposes of securitisation, to parties for the purposes of fraud prevention, your referees (including your employer), your legal and financial advisers, mercantile agents (if you default on the loan), rating agencies and other financial institutions and credit providers. Where permitted by the Privacy Act, QBE may disclose your personal information to its related companies in the Philippines. By signing this statement you agree that QBE may use and disclose information about you in the manner described above.

Marketing

Unless you tell us not to, by accepting the terms of this statement, you consent to us using your personal information (including information collected from others) to advertise or promote products, services, or business or investment opportunities we think may interest you including by:

- contacting you by telephone or writing to you; and
- sending commercial electronic messages to any electronic address which you provide or for which you are responsible.

You can ask us not to contact you and not to disclose your information to others for that purpose, by calling **13 17 19**.

From 12 March 2014, CRBs may use consumer credit information they hold to respond to requests from us or other credit providers to “pre-screen” you for direct marketing. You can ask a CRB not to do this. However, you may still receive direct marketing from us (unless you ask us not to) that has not been “pre-screened”.

Further information

This Statement should be read in conjunction with the Privacy Policy on our website at www.bankwest.com.au or by calling **13 17 19**.

You have rights to access your personal information (including credit-related information) from us, to request us to correct the information, and to make a complaint to us about a breach of your privacy rights (including credit reporting rights) in relation to the information.

By signing this statement, you agree to its terms and you consent and agree to us collecting, using, exchanging and transferring overseas, your personal information as described and as set out in our Privacy Policy.

If you do not provide the above consent (other than the marketing consent), we will not be able to provide you with the best products and services that suit your needs.

Section 10 – Balance transfer conditions

Only Australian issued non-Bankwest-branded credit/store cards can be balance transferred. All balance transfers from other credit/store cards must be in your name or the name of the Additional Cardholder, and not be in default of the terms and conditions applicable to that card at the date of the transfer request.

We will process the balance transfer requests in the order you have requested them, and only up to 95% of your approved credit limit. If you wish to close the other bank’s credit/store cards, you will need to arrange this. We will not be responsible for any delay or any charges in connection with processing the balance transfer request.

Section 11 – Declaration conditions

I declare that the information in this application is true and correct and that I intend to use this card for personal purposes only.

I agree to the terms of the Privacy Statement and Consent above.

If I am an Additional Cardholder, I declare that I am aged 16 years or older.

If I am the Primary Cardholder, I request the Bank to open the credit card account chosen by me in Section 2 and issue to me, and any Additional Cardholder named in this application, a credit card to operate the account.

If I have named an Additional Cardholder in this application I acknowledge that I am solely liable for all transactions including those conducted by the Additional Cardholder.

I declare that I am aged 18 years or older and that I am a permanent Australian Resident.

Primary Cardholder’s signature

Date

Additional Cardholder’s signature

Date

Section 12 – Product information

Rewards – This credit card has an annual fee and a rewards program attached. This is an ongoing credit product for which you must make at least the minimum monthly payment every month.

Low Rate – This credit card has a competitive interest rate, with ongoing annual fee and NO rewards program. This is an ongoing credit product for which you must make at least the minimum monthly payment every month.

No Annual Fee – This credit card has NO annual fee and NO rewards program. This is an ongoing credit product for which you must make at least the minimum monthly payment every month.

Visa / Other Legacy products – These credit cards have an ongoing annual fee and NO rewards program. These cards are an ongoing credit product for which you must make at least the minimum monthly payment every month. These cards are not available to new customers

Section 13 – Checklist

- I’ve included photocopies of two recent payslips as proof of my income and, if self employed, I’ve attached photocopies of my last two Personal Tax Assessment Notices as provided by the ATO.
- All cardholders have signed the Declaration in section 11 above.
- I’ve enclosed all items in an envelope and posted, free of charge, to Bankwest Online Sales, Reply Paid 237, PERTH WA 6841.

As part of the approval process, you may be required to provide us with further information including personal identification documents. A Bankwest representative will contact you should this information be required.

Key facts about this Credit Card

Correct as at: 04/04/2018

Important: This information sheet is an Australian Government requirement under the National Consumer Credit Protection Act 2009.



Bankwest, a division of Commonwealth Bank of Australia
ABN 48 123 123 124 AFSL/Australian credit licence 234945

| Description of credit card | | | | |
|--|---|---|---|---|
| Product Name | Breeze Platinum Mastercard | Breeze Classic Mastercard | Zero Platinum Mastercard | Zero Classic Mastercard |
| Minimum credit limit | \$6000 | \$1000 | \$6000 | \$1000 |
| Minimum repayments | 2% of the closing balance or \$20.00, unless the closing balance is less than \$20.00, in which case, the minimum repayment will be the closing balance | 2% of the closing balance or \$20.00, unless the closing balance is less than \$20.00, in which case, the minimum repayment will be the closing balance | 2% of the closing balance or \$20.00, unless the closing balance is less than \$20.00, in which case, the minimum repayment will be the closing balance | 2% of the closing balance or \$20.00, unless the closing balance is less than \$20.00, in which case, the minimum repayment will be the closing balance |
| Interest on purchases | 12.99% p.a. | 12.99% p.a. | 17.99% p.a. | 17.99% p.a. |
| Interest-free period | Up to 55 days interest free (not applicable to cash advances or balance transfers) | Up to 55 days interest free (not applicable to cash advances or balance transfers) | Up to 55 days interest free (not applicable to cash advances or balance transfers) | Up to 55 days interest free (not applicable to cash advances or balance transfers) |
| Interest on cash advances | 21.99% p.a. | 21.99% p.a. | 21.99% p.a. | 21.99% p.a. |
| Promotional interest rate (Purchases) | 0.00% p.a. for the first 13 months (excluding Bankwest Card conversion transfers) | 0.00% p.a. for the first 13 months (excluding Bankwest Card conversion transfers) | Not applicable | Not applicable |
| Promotional interest rate (Balance transfer) | 0.00% p.a. for the first 13 months (excluding Bankwest Card conversion transfers) | 0.00% p.a. for the first 13 months (excluding Bankwest Card conversion transfers) | 2.99% p.a. for the first 9 months after your Card is approved for the balance you transfer (excluding Bankwest Card conversion transfers) | 2.99% p.a. for the first 9 months after your Card is approved for the balance you transfer (excluding Bankwest Card conversion transfers) |
| Promotional Balance transfer fee | 2% Balance transfer fee | 2% Balance transfer fee | Not applicable | Not applicable |
| Balance transfer interest rate | 12.99% p.a. after promotional balance transfer term | 12.99% p.a. after promotional balance transfer term | 17.99% p.a. after promotional balance transfer term | 17.99% p.a. after promotional balance transfer term |
| Annual fee | \$99 | \$79 | \$0 | \$0 |
| Late payment administration fee | \$25 | \$25 | \$25 | \$25 |

There may be circumstances in which you have to pay other fees. A full list of current fees applicable to this credit card can be obtained from <http://www.bankwest.com.au/rates-fees#CC>.

For more information on choosing and using credit cards visit the ASIC consumer website at www.moneysmart.gov.au.

The terms on which this credit card is offered can change over time. You can check if any changes have been made by visiting <http://www.bankwest.com.au/personal/credit-cards>.

Key facts about this Credit Card - continued

| Description of credit card | | | | | | |
|---|---|---|---|---|---|---|
| Product Name | <i>More World Mastercard</i> | <i>More Platinum Mastercard</i> | <i>More Classic Mastercard</i> | <i>Bankwest Qantas World Mastercard</i> | <i>Bankwest Qantas Platinum Mastercard</i> | <i>Bankwest Qantas Classic Mastercard</i> |
| Minimum credit limit | \$12000 | \$6000 | \$1000 | \$12000 | \$6000 | \$1000 |
| Minimum repayments | 2% of the closing balance or \$20.00, unless the closing balance is less than \$20.00, in which case, the minimum repayment will be the closing balance | 2% of the closing balance or \$20.00, unless the closing balance is less than \$20.00, in which case, the minimum repayment will be the closing balance | 2% of the closing balance or \$20.00, unless the closing balance is less than \$20.00, in which case, the minimum repayment will be the closing balance | 2% of the closing balance or \$20.00, unless the closing balance is less than \$20.00, in which case, the minimum repayment will be the closing balance | 2% of the closing balance or \$20.00, unless the closing balance is less than \$20.00, in which case, the minimum repayment will be the closing balance | 2% of the closing balance or \$20.00, unless the closing balance is less than \$20.00, in which case, the minimum repayment will be the closing balance |
| Interest on purchases | 19.99% p.a. | 19.99% p.a. | 19.99% p.a. | 20.49% p.a. | 20.49% p.a. | 20.49% p.a. |
| Interest-free period | Up to 44 days interest free (not applicable to cash advances or balance transfers) | Up to 44 days interest free (not applicable to cash advances or balance transfers) | Up to 44 days interest free (not applicable to cash advances or balance transfers) | Up to 44 days interest free (not applicable to cash advances or balance transfers) | Up to 44 days interest free (not applicable to cash advances or balance transfers) | Up to 44 days interest free (not applicable to cash advances or balance transfers) |
| Interest on cash advances | 21.99% p.a. | 21.99% p.a. | 21.99% p.a. | 21.99% p.a. | 21.99% p.a. | 21.99% p.a. |
| Promotional interest rate (Purchases) | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable |
| Promotional interest rate (Balance transfer) | 0.00% p.a. for the first 6 months after your card is approved for the balance you transfer (excluding Bankwest Card conversion transfers) | 0.00% p.a. for the first 6 months after your card is approved for the balance you transfer (excluding Bankwest Card conversion transfers) | 0.00% p.a. for the first 6 months after your card is approved for the balance you transfer (excluding Bankwest Card conversion transfers) | 2.99% p.a. for the first 9 months after your Card is approved for the balance you transfer (excluding Bankwest Card conversion transfers) | 2.99% p.a. for the first 9 months after your Card is approved for the balance you transfer (excluding Bankwest Card conversion transfers) | 2.99% p.a. for the first 9 months after your Card is approved for the balance you transfer (excluding Bankwest Card conversion transfers) |
| Promotional Balance transfer fee | 1% Balance transfer fee | 1% Balance transfer fee | 1% Balance transfer fee | Not applicable | Not applicable | Not applicable |
| Balance transfer interest rate | 19.99% p.a. after promotional balance transfer term | 19.99% p.a. after promotional balance transfer term | 19.99% p.a. after promotional balance transfer term | 20.49% p.a. after promotional balance transfer term | 20.49% p.a. after promotional balance transfer term | 20.49% p.a. after promotional balance transfer term |
| Annual fee | \$270 | \$160 | \$100 | \$270 | \$160 | \$100 |
| Late payment administration fee | \$25 | \$25 | \$25 | \$25 | \$25 | \$25 |

There may be circumstances in which you have to pay other fees. A full list of current fees applicable to this credit card can be obtained from <http://www.bankwest.com.au/rates-fees#CC>. For more information on choosing and using credit cards visit the ASIC consumer website at www.moneysmart.gov.au. The terms on which this credit card is offered can change over time. You can check if any changes have been made by visiting <http://www.bankwest.com.au/personal/credit-cards>.