



VISA CREDIT CARD APPLICATION/LIMIT INCREASE
Northern Inland Credit Union Ltd ABN 36 087 650 422 AFSL 235022

Form LAPV
Contract No:

PLEASE COMPLETE WITH CARE. Not all sections may apply. We may require additional information after your application has been submitted.

Name of Applicant(s) Surname Given Names
Applicant 1:
Applicant 2:

Current Home Address (please also note postal address if different)
Applicant 1: How long?.....years
Applicant 2: How long?..... years

Previous Home Address (if at current address for less than 3 years)
Applicant 1: How long?.....years
Applicant 2: How long?.....years

Contact Phone Numbers Applicant 1: Home: Work: Mobile:
Applicant 2: Home: Work: Mobile:

VISA credit card limit application for: \$1,000 \$2,000 \$5,000 \$10,000 Other: \$.....

Name, Address and Contact Number of Nearest Relative (not living with you)
1. Name: Relationship (eg mother).....
Address: Phone:
2. Name: Relationship (eg mother).....
Address: Phone:

Other Details Applicant 1: DOB: Drivers licence: exp:..... No. of dependent children:
Applicant 2: DOB: Drivers licence: exp:..... No. of dependent children:

Employment Details
Applicant 1: Occupation: Full-time Part-time Casual Self-employed Other
Applicant 2: Occupation: Full-time Part-time Casual Self-employed Other
Applicant 1: Employer: How long?years
Address: Phone:
Applicant 2: Employer: How long?years
Address: Phone:
Applicant 1: Previous employer How long?years
Applicant 2: Previous employer How long?years

CRAA: Have you ever been declared Bankrupt or are there any outstanding judgements, garnishee proceedings, or defaults against you, past or present? If yes, please provide details:

Service nomination: each person signing is entitled to receive a copy of any notice or other documents under the Consumer Credit Code. By signing this form you give up the right to be provided with information direct from NICU. Service nomination only applies if you are living at the same address. You may change your instruction at any time by notifying us in writing: to receive notices and other documents under the Consumer Credit Code on behalf of all persons who are signing this application, I nominate only.

INCOME AND EXPENDITURE DETAILS

Income	Per fortnight: Applicant 1	Per fortnight: Applicant 2	Comments
Salary/wage			
Regular overtime			
Centrelink			
Pension			
Interest/dividends			
Rental income (existing property)			
Other income			
Total			
Total combined income			
Expenditure	Per fortnight: Applicant 1	Per fortnight: Applicant 2	Comments
Loan repayments			
Rent			
House insurance			
Rates			
Water rates			
Electricity			
Gas			
Vehicle registration			
Vehicle insurance			
Vehicle repairs/maintenance			
Fuel/oil			
Personal insurance			
Medical fund			
School fees			
Food			
Medication			
Clothes			
Telephone			

Expenditure	Per fortnight: Applicant 1	Per fortnight: Applicant 2	Comments
Internet access			
Austar			
Entertainment			
Recreation/sport			
Credit cards			
Store cards			
Total			
Total combined expenditure			
Net combined surplus/deficit			

YOUR FINANCIAL POSITION (joint if applicable)

Asset	Details	Estimated Value
House Property	Address -	\$
Investment Property	Address -	\$
Motor Vehicle	Make Model Year	\$
	Make Model Year	\$
House Contents		\$
Savings Accounts	Institution Acc No.	\$
	Institution Acc No.	\$
	Institution Acc No.	\$
Superannuation		\$
Shares		\$
Other (boat, caravan etc)		\$
Total		\$

Liability	Lender	Monthly repayment	Amount Owning	To be repaid? Y/N
Home Mortgage		\$	\$	
Investment Property		\$	\$	
Personal Loan		\$	\$	
Hire Purchase/Lease		\$	\$	
Credit Cards (Limit \$)				
(Limit \$)		\$	\$	
Store Cards (Limit \$)				
(Limit \$)		\$	\$	
Child Care/Maintenance		\$	\$	
Other Loans				
(eg HECS, family, etc)		\$	\$	
TOTAL		\$	\$	

TRANSFER OUTSTANDING BALANCE FROM OTHER CARD Please transfer my balance from my other credit/store card (attach most recent statement)

Conditions apply: NICU only transfers amounts over \$500. You must arrange closure of your own account/other card facility and payment of any remaining balance. NICU is not liable for any late payment/other fee/charge/interest resulting from this transfer facility. Interest on your NICU VISA Credit Card applies from the date of funding your transfer balance request until you repay the transferred amount in full.

Card name: Issuer: Card no.: BPAY biller code:

Card type: MasterCard VISA other: Transfer amount (minimum \$500.00): \$.....

Card name: Issuer: Card no.: BPAY biller code:

Card type: MasterCard VISA other: Transfer amount (minimum \$500.00): \$.....

AUTOPAY FACILITY Please debit my NICU account, Member number: Account number (eg S1):

I require a periodical payment for: monthly minimum balance monthly balance another amount: \$.....

PRIVACY PROTECTION OF INFORMATION – APPLICATION FOR CREDIT: IMPORTANT NOTICE TO APPLICANT(S) FOR CREDIT [SECTION 18E(8)(C) PRIVACY ACT 1988] NICU may give information about you to a credit reporting agency for the following purposes: • To obtain a consumer credit report about you, and/or • Allow the credit reporting agency to create or maintain a credit information file containing information about you. This includes: • Identify particulars: this only includes your name, sex, date of birth, current known address, two immediately previous addresses, your current or last known employer, and your driver’s licence number; • The fact you have applied for credit and the amount; • The fact NICU is a credit provider to you; • Payments overdue for at least 60 days, when NICU has taken steps to recover; • Advice that payments are no longer overdue; • The opinion of NICU that you have committed a serious credit infringement; • When the credit provided to you has been discharged; • Court judgements or bankruptcy orders made against you. This information may be given before, during or after the provision of credit to you.

STATEMENT BY APPLICANT(S) FOR CREDIT: Please read carefully before signing. When more than 1 applicant, each applicant to sign.

1. Type of Credit (Tick which box applies) - The credit I am applying for is:

Wholly or primarily for a domestic, family or household purpose (consumer credit); or Wholly or primarily for another purpose (commercial credit).

2. Giving information to a Credit Reporting Agency [section 18E(8)(C) Privacy Act 1988] NICU has informed me that it may give certain personal information about me to a credit reporting agency. I understand that NICU can only give limited kinds of information which are set out in the Privacy Act 1988 and examples of which are listed above.

3. Exchanging information with Other Credit Providers [section 18N(1)(b) Privacy Act 1988] I agree to NICU checking personal information about me with any credit provider named in my credit application, and with other credit providers that may be named in a credit report issued by a reporting agency, for any of the following purposes: • To assess my creditworthiness; • To assess an application by me for credit; • To help me avoid defaulting on my credit obligations; • To notify a default by me; • The collection of overdue payments. I understand that 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 Privacy Act 1988.

4. Access to Commercial Credit Information [section 18L(4) Privacy Act 1988] For the purpose of assessing my application for consumer credit, I consent to NICU obtaining a report containing information about my commercial activities or commercial credit worthiness, from a business which provides information about the commercial credit worthiness of persons.

5. Access to Consumer Credit Information for a Commercial Credit Application [section 18K(1)(b) Privacy Act 1988] If my application is for commercial credit, I consent to NICU, in order to assess my application, obtaining from a credit reporting agency a credit report about me containing consumer credit information.

Signature: Date: Signature: Date:

NB: please attach proof of income (such as payslips) and copies of bank account & card statements

Office use: Signatures verified Op no.: Date:.....



NORTHERN INLAND CREDIT UNION PRIVACY STATEMENT

ABN 36 087 650 422 AFSL 235022

OUR COMMITMENT: In handling your personal information, Northern Inland Credit Union Ltd (NICU) is committed to complying with the Privacy Act 1988, the National Privacy Principles and the Credit Union Code of Practice.

COLLECTION & USE OF PERSONAL INFORMATION: We collect personal information about you, and will hold that information, for these purposes:

- Providing you with Membership benefits or information about those benefits and our financial services and products
- Providing you with our financial services and products
- Providing you with information about financial services and products from 3rd parties with whom we have arrangements
- Conducting market research or customer satisfaction research
- Complying with legislative and regulatory requirements

When you apply for a loan we also collect information about you, in the form of a credit report from Veda Advantage, a credit reporting agency, to assess your capacity to repay. However, we can only do this with your consent at the time.

You can obtain a copy of your own credit report from Veda Advantage at any time:

- By post - Veda Advantage PO Box 964 North Sydney 2059
- By internet - www.mycreditfile.com.au

Fees will apply. To find out about fees or payment options visit the website or phone Veda Advantage on 1300 762 207.

The law also requires us to collect and hold personal information about you for these purposes:

- As a Member of the Credit Union - for our register of Members
- When you open an account with us - to verify your identity and address
- When we give you a loan - for our assessment of your capacity to pay or, if you are giving us a guarantee, for that purpose.

PROVIDING YOUR PERSONAL INFORMATION TO OTHER ORGANISATIONS: In providing our financial services and products to you, it may be necessary for us to disclose your personal information to other organisations. We only disclose your personal information to the extent necessary and to the extent required by law. The types of organisations that we can disclose your personal information to are:

- When applying for a loan:
 - Credit reporting agencies and other financial institutions that have previously lent you money, but only with your consent at the time
 - Persons you name as referees, or your employer, in loan applications
 - Your solicitors or conveyancing agents
 - Property valuers and insurers - for property loans
 - Lenders mortgage insurers
 - Mortgage documentation service
 - Companies involved in providing securitised mortgages, such as the trustee or manager of the securitisation program
 - Your guarantor
- When enforcing a loan:
 - Debt collection agencies
 - Solicitors
 - Process servers
 - Courts of law with jurisdiction over the enforcement of debts and securities
- When you make a complaint to us about our services or products - our external dispute resolution centre
- When we engage contractors for statement printing and mail out, card and cheque production, market research or direct marketing - these contractors are all subject to confidentiality agreements with us and cannot use your personal information except for our purposes
- When we have 3rd party product suppliers including, though not limited to, CUNA Mutual Group, Deposit Power, Travelex and Bluestone Equity Release Pty Limited, who may need to provide information to you about their service and products.
- A credit reporting agency to allow it to create or maintain a credit information file containing information about dishonoured cheques
 - cheques drawn by you for \$100 or more which have been dishonoured more than once.
- Northern Inland Investment Services Pty Ltd T/A Bridges Tamworth

YOUR RIGHTS: You may access your personal information at any time by asking us. We may charge you a fee for this. We will tell you what the fee is at the time. On your request we will correct any information we hold if it is not correct or inaccurate.

WHAT IF YOU DO NOT WISH TO PROVIDE US WITH INFORMATION? If you do not give us the personal information we require, we may not be able to admit you to Membership or provide you with the financial service or product you have applied for.

HOW TO CONTACT US: You can contact the Privacy Officer at Northern Inland Credit Union by:

- Phone: 1300 65 65 81
- Fax: 02 6761 2332
- Email: privacyofficer@nicu.com.au