

## Congratulations!

Our Visa Credit Card offers a competitive low rate and low annual fee, a generous interest free period, convenient worldwide acceptance and cutting edge security. So when you compare our card to others, you'll see you've made a wise choice!

### Low rate. Low fee

We choose to reward you in a way that matters; by offering you a low interest rate on your Credit Card coupled with a low annual fee. This way, rather than paying for bells and whistles that you may never use, like "reward points", you'll benefit immediately where it counts - in your pocket. No gimmicks, no frills, just a genuine low rate, low fee Credit Card.

### Up to 55 days Interest free

Our Visa Credit Card offers up to 55 days interest free on all purchases (excludes cash advances and balance transfers), providing you with a convenient, flexible payment option to enjoy now!

### Worldwide Acceptance

Using the power of the global Visa network, the Visa Credit Card provides you with convenient, flexible funds 24/7 all over the world.

### Cutting edge Security

Your peace of mind is important - that's why our Credit Card features the latest in payment card security - an embedded microchip. The computing power and memory of the chip means our Visa Credit Cards can store your information in a much more secure format than existing magnetic strip cards, making fraudulent transactions less likely. In addition to this, all Credit Card transactions are monitored by a fraud monitoring service. So you can rest easy in the knowledge that all of your card transactions are safe and secure.

5. ID requirements: Drivers licence and Birth certificate-contact us for other forms of acceptable ID

## How to Apply

1. Please fill in the attached Application form.  
Note: If you are applying under an existing joint membership your application needs to be in joint names. If you would like a credit card in joint names, a joint membership is required.
2. Attach your proof of income:
  - Two pay slips not more than a month old
  - If you are self employed, provide financial statements and personal Tax Returns for the last two years
  - Or if you are retired or a pensioner, provide other evidence of income. Also provide evidence of your spouse/partner's income if their information has been included.
3. Attach most recent statement for current liabilities (loans, credit cards etc.)
4. Drop your Application into 45 Hunter St or Fax 02 49294751.  
email [admin@novacu.com.au](mailto:admin@novacu.com.au)

## Visa Credit Application checklist

Before bringing us your application please check you have everything you need to avoid delay.

- ☐ I am/We are 18 years old or older; a permanent resident of Australia; & earn at least \$30, 000 per annum (before tax).
- ☐ I/We have completed the application form in full.
- ☐ I am/We are existing Credit Union member(s) or am willing to join.
- ☐ Any additional cardholders are existing Credit Union members and if not they will be fully identified.
- ☐ Any additional cardholders and I/us have signed the application form.
- ☐ I/We have included the necessary proof of income.
- ☐ I/We understand that the minimum balance transfer amount is \$500.
- ☐ I/We have entered a dollar amount to be transferred from existing credit/store cards (if applicable).
- ☐ I/We have included a copy of my last credit/store card statement, which includes BPAY® details (if applying for a balance transfer).



# Visa Credit Card Application

I/We wish to apply for a Visa Credit Card. Please tick applicable:

☐ I am/We are 18 years of age or older

☐ I am/We are a permanent Australian resident

☐ I/We earn at least \$30,000 p.a (before tax)

Member number:

Preferred credit limit

\$   
(subject to approval)

## 1 Personal Details

### Applicant

☐ Mr ☐ Mrs ☐ Ms ☐ Other

Given names

Last name  DOB  /  /

Drivers licence number  State of issue

Residential address (PO box not acceptable)

State

Postcode  Time at current address  years  months

Postal address (if different to above)

State  Postcode

Home phone  Work phone

Mobile phone

Email

Previous address (if less than 3 years at current address)

State

Postcode  Time at current address  years  months

Number of dependants and ages

### Joint Applicant (if applicable)

☐ Mr ☐ Mrs ☐ Ms ☐ Other

Given names

Last name  DOB  /  /

Drivers licence number  State of issue

Residential address (PO box not acceptable)

State

Postcode  Time at current address  years  months

Postal address (if different to above)

State  Postcode

Home phone  Work phone

Mobile phone

Email

Previous address (if less than 3 years at current address)

State

Postcode  Time at current address  years  months

Number of dependants and ages

## 2 Employment Details

### Applicant

☐ Full time ☐ Part time ☐ Casual ☐ Self employed ☐ Retired/Pensioner

Occupation/Nature of Business

Employer's name (or accountant's name if self employed)

Employer's/accountant's phone number

Time in current employment  years  months

Previous employer's name if less than 3 years at current employment (or accountant's name if self employed)

Previous occupation

Time at previous employment  years  months

### Joint Applicant (if applicable)

☐ Full time ☐ Part time ☐ Casual ☐ Self employed ☐ Retired/Pensioner

Occupation/Nature of Business

Employer's name (or accountant's name if self employed)

Employer's/accountant's phone number

Time in current employment  years  months

Previous employer's name if less than 3 years at current employment (or accountant's name if self employed)

Previous occupation

Time at previous employment  years  months

## 3 Financial Details (combined for joint applications)

### Salary/income

Monthly salary (before tax)  \$

Your share of monthly Govt. benefits e.g. family allowance  \$

Your share of other monthly income e.g. rent (before tax)  \$

Spouse/Partner's income – optional (before tax)  \$

### Assets

Number of accounts  Total balance  \$

Value of residence (if owned or mortgaged)  \$

Value of other assets (excluding superannuation)  \$

### Liabilities/commitments

Your share of monthly home mortgage repayments  \$

Your share of monthly rent/board  \$

Your share of monthly loan repayments  \$   
(excluding mortgage and credit/store cards)

### Residential status

☐ Home owned outright ☐ Home mortgaged  
☐ Renting ☐ Living with Parents ☐ Boarding

### Limits and balances

Number of credit/store card(s)  Total limit  \$   
(not to be cancelled)

Total balance of all home loans  \$

Total balance of all other loans  \$

## 4 Declaration, Acknowledgment and Signature

I/We believe that my/our current financial position will allow me/us to make the required minimum payments upon approving my/our application for a Visa Credit Card; and

I/We know of no future event which may affect my/our ability to repay this loan without substantial hardship.

I/We am not currently nor have I/we previously been declared bankrupt. If this is not correct, details are as follows. Year  Bankrupt number

I/We acknowledge that the issue of a Credit Card is subject to approval and may be approved with a lower credit limit than that preferred by me/us.

I/We have read and understood this application including the Acknowledgement and Consent on the reverse side.

I/We acknowledge that all information provided and declared by me/us in this application is true and correct.

Applicant's signature

Date

/ /

Joint Applicant's signature

Date

/ /



5 Other Credit Cards to be Cancelled (optional)

If you intend to replace the following cards with your Visa Credit Card, whether or not you apply for a balance transfer on those cards, then you undertake to cancel the following cards once your Visa Credit Card is approved.

Card type (e.g. Westpac Bank Mastercard)	Limit
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>

6 Additional Cards (optional, maximum of 3)

Add an additional cardholder to your Visa Credit Card by completing this section.

The additional cardholder will need to provide identification.

Title	First name
<hr/>	
Last name	DOB / /
<hr/>	
Drivers licence number	State of issue
<hr/>	
Address	
<hr/>	
<hr/>	
Additional cardholder's signature	Date / /
<div></div>	<div></div>

8 References

Details of a relative or friend not living with you:

Name	Phone
<hr/>	
Address	
<hr/>	

9 Acknowledgment and Consent

Personal information

- I/We acknowledge and agree that Hunter United Employees' Credit Union Ltd (Hunter United) and any company related to Hunter United can collect and disclose my personal information as required by law.
- I/We agree that if Hunter United engages anyone (a Service Provider) to do something on its behalf then Hunter United and the Service Provider may exchange with each other any personal information the Service Provider lawfully obtains about me/us in the course of acting on Hunter United's behalf. Service Providers may include but are not limited to solicitors and legal advisers, accountants and auditors, property valuers, printers and mailing services, insurers and mortgage insurers, financial planners, retirement products managers, credit card issuers, ATM/EFTPOS Service Providers, collection agencies, conveyancers, credit reporting agencies, Indue Ltd and Government agencies which regulate our products and services.
- I/We understand that Hunter United may give a credit reporting agency certain personal information about me/us. This information includes, but is not limited to identifying details, the fact that I/we have applied for credit and the amount, details of payments which may become overdue more than 60 days and for which collection action has been commenced and that credit provided to me/us by Hunter United has been discharged.
- I/We authorise Hunter United, where I/we are applying for personal credit, to obtain a report about my/our commercial activities or commercial credit worthiness for the purpose of assessing my/our application from any business which provides information about credit worthiness of persons.
- I/We authorise Hunter United to contact my/our employer(s)/accountant to verify that the information given in this application is correct. I/we also authorise my/our employer(s)/accountant to provide such information to Hunter United.

7 Balance Transfer Request (optional)

Please complete this section if you wish to transfer a balance amount from any of your other credit card accounts or store cards.  
By completing this section you acknowledge that:

- The balance transfer authorisation in this application is a request by you for Hunter United to advance funds and that the value of all balance transfers is payable by you
- Payments to your nominated account will (upon approving your request) usually be completed within 10 working days from the time you activate your card
- We will not close your other credit cards or store cards
- We are not bound to approve this request

Card 1

Account name
<hr/>
Account issuer
<hr/>
Account/card number
<hr/>
BPAY® biller code
<hr/>
Transfer amount (min \$500.00)
<hr/>

Card 2

Account name
<hr/>
Account issuer
<hr/>
Account/card number
<hr/>
BPAY® biller code
<hr/>
Transfer amount (min \$500.00)
<hr/>

If renting, landlords details:

Name	Phone
<hr/>	
Address	
<hr/>	

- I/We authorise Hunter United to obtain information from credit providers included in this application and credit providers that may be included on any report issued by a credit reporting agency.
- I/We understand that all credit information collected by Hunter United may be used to assess this application for credit, to notify other credit providers of a default by me/us and allow another credit provider to ascertain the status of my/our finance arrangements with Hunter United.
- I/We understand that if Hunter United refuses this application for credit, Hunter United will not give me/us a reason unless the refusal is based on an adverse credit report.
- I/We agree that where information has been provided about another individual, I/we have made the individual aware of that fact and the contents of the Privacy statement.

Credit provider is Hunter United Employees' Credit Union Ltd ABN 68 087 650 182

Balance transfer

- I/We understand that Hunter United reserves the right to refuse an application for a balance transfer.
- I/We understand that I/we should continue to make payments on my/our existing card in accordance with their terms and conditions and until I/we receive confirmation that the transferred amount has been credited to my/our card.
- I/We understand that balances will only be transferred up to the limit available on my/our Hunter United credit card. The balances will be transferred in the order in which I/we have included them on this application.
- I/We understand that Hunter United will not responsible for any interest or overdue amount payable on my/our existing card.
- I/We acknowledge that Hunter United has the right to reduce the balance transfer amount in accordance with the credit limited assigned to my card.

Office Use Only

Branch	
<hr/>	
Staff name	Signature
<hr/>	
Date received	/ /
<hr/>	
All card holders have been identified	<input type="checkbox"/> Yes <input type="checkbox"/> No