

Application for Visa credit card

Additional cardholder/ Balance transfer request



How to lodge your application:

bankvic.com.au

loans@bankvic.com.au

13 63 73

Reply Paid 90210, MELBOURNE VIC 8060
GPO Box 2074, MELBOURNE VIC 3001

Visit a branch

A. APPLICATION

Credit card application refers to: Visa Silver credit card S15

Visa Gold credit card S16

I would like to apply for a

Additional cardholder (complete Sections B, C & E)

Balance transfer (Complete Sections B, D & E)

Before proceeding with this application, we recommend that you read BankVic's Privacy Policy available at bankvic.com.au/privacy which sets out key information about why we're collecting your personal information, and how we use, disclose and secure it.

B. PERSONAL DETAILS OF APPLICANT

Member no

Title Ms Miss Mrs Mr Dr
 Other

Surname

Given name/s

IF YOUR CONTACT DETAILS HAVE CHANGED

Residential address

 Postcode

Mailing address
if different than
above address

Postcode

Home tel.

Business tel.

Mobile

Email

C. ADDITIONAL CARDHOLDER

WOULD YOU LIKE AN ADDITIONAL CARD ON THE SAME ACCOUNT? MUST BE AT LEAST 15 YEARS OF AGE AND NEED TO BE IDENTIFIED IF NOT AN EXISTING MEMBER/CARDHOLDER.

Member number

Title Ms Miss Mrs Mr Dr
 Other

Surname

Given name/s

Date of birth / /

Residential address

Postcode

Home tel.

Business tel.

Mobile number

A Politically Exposed Person is an individual or immediate family member, or close associate of the individual who holds, or has held a prominent public position either domestically or internationally in a government body or an international organisation.

Are you, or are you a relative of, a Politically Exposed Person?
 Yes No

I declare that the information given by me is true and correct and complete and that this information will remain the property of BankVic. I understand that if I provide BankVic with incomplete or inaccurate information, BankVic may not be able to provide me with the product / service I am seeking. I note it is an offence under the Anti-Money Laundering and Counter Terrorism-financing Act 2006 (Cth) to give false or misleading information. I understand that BankVic will collect personal information from me that it may take steps to verify and I consent to the collection, use, handling, disclosure and verification of this information as required by legislation. I acknowledge having received a copy of the Privacy Notice of BankVic. I authorise BankVic to use personal information contained in this application

for the purpose of considering this application, and if accepted, supplying and administering the facility to me. I understand that in order for BankVic to supply the facility to me, it may be necessary for BankVic to provide personal information contained in this application form to third parties used by BankVic and its service providers.

Additional cardholder signature

/ /
Date

D. BALANCE TRANSFER REQUEST

REQUEST TO TRANSFER YOUR EXISTING CREDIT CARD BALANCE TO YOUR VISA CREDIT CARD

To transfer your balance(s) from any credit or store card to our Visa credit card, complete this section. Please read and acknowledge the Balance Transfer Terms and Conditions as contained in the credit card Conditions of Use before applying. Your balance transfer and (if applicable) account closure request will only be processed once you have your Visa credit card.

Yes. Minimum transfer balance of \$100.00

CARD 1

Account name	<input type="text"/>
Bank	<input type="text"/>
Account/ Card number	<input type="text"/>
Biller code	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Surname	<input type="text"/>
Exact amount to be transferred*	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Limit	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

Do you authorise Police Financial Services Limited to close this card account? Yes No

CARD 2

Account name	<input type="text"/>
Bank	<input type="text"/>
Account/ Card number	<input type="text"/>
Biller code	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Surname	<input type="text"/>
Exact amount to be transferred*	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Limit	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

Do you authorise Police Financial Services Limited to close this card account? Yes No

E. DECLARATION BY APPLICANT

PLEASE READ AND SIGN

Before completing this form,

- you must read the credit card conditions of use and credit terms and conditions as they apply to Additional Cardholders and balance transfers; and
- if you are applying for a additional card, you must read the General Information, Terms and Conditions on subsidiary cards that covers your liability for debts incurred by the additional cardholder and the procedures for stopping or cancelling an additional card;

Visa credit card terms and conditions are made available to you with this application and are also available on request and on our website bankvic.com.au or you can request a copy by phone 13 63 73 or when you next visit a branch.

BALANCE TRANSFER

A Balance Transfer is when an amount owing on another Australian issued credit card is transferred to a BankVic credit card account following the submission and approval of the account holder's request to do so.

I acknowledge that

BankVic may accept balance transfers of \$100 or more from credit cards issued by banks, other financial institutions and/or store cards.

Only the account holder(s) (the Primary Cardholder(s)) of the account balance being transferred can request a balance transfer to a BankVic credit card account.

A Balance Transfer and (if applicable) account closure request will only be processed once I activate my Visa credit card. Payments to nominated credit/store card issuer(s) will usually be made within 14 business days of BankVic receiving a balance transfer request.

BankVic is not responsible for any delays in processing a request.

Until the balance is transferred, I must continue to make payments on the nominated account(s) in accordance with the terms and conditions of those accounts.

I am also responsible for paying any remaining balance, interest, fees and charges after the transfer. If the balance transfer is processed, it will appear on the next statement of account.

BankVic reserves the right to refuse a Balance Transfer for any reason, including but not limited to:

- the balance requested to be transferred relates to other BankVic loans or overdrafts;
- the balance requested to be transferred relates to credit cards and/or store cards issued outside Australia;

- the balance transfer will result in the balance of the card account reaching or exceeding 95% of its credit limit;
- if I am in default of the Visa Credit Card Conditions of Use; or
- if the credit and/or store card account(s) from which I wish to transfer a balance(s) is/are in default at the time BankVic receives this application.

If the amount I wish to transfer will cause me to exceed the approved credit limit on my card account, BankVic may only transfer such amount so that the card account will reach 95% of its credit limit.

Interest will be applied to the amount of the Balance Transfer starting from the date the balance transfer request is processed as there is no interest free period for balance transfers where the Balance Transfer is treated as a Cash Advance.

BankVic will treat other balance transfers as cash advances.

I should refer to your Visa Credit Card Conditions of Use for the full provisions on Balance Transfers.

I acknowledge that the Privacy Act and Anti-Money Laundering and Counter Terrorism-Financing Act declarations made in my credit card application to BankVic continue to apply to this request.

PRIVACY ACT

I acknowledge that the Privacy Act declarations made by me in my Visa credit card application continue to apply to this request to link an additional cardholder and/or process a balance transfer. I also acknowledge having read and understood this permission to obtain and disclose information.

I acknowledge having received a copy of the Privacy Notice of BankVic. I authorise BankVic to use personal information contained in this application for the purpose of considering this application, and if accepted, supplying and administering the facility to me for which I have applied. I understand that in order for BankVic to supply the facility to me for which I have applied, it may be necessary for BankVic to provide personal information contained in this application form to third parties used by BankVic and its service providers and any guarantors and referees nominated by me until the credit is repaid in full.

WARNING : Under the National Credit Code you may be liable to a criminal penalty if you make any false or misleading representation that is material to BankVic's decision to approve this application.

Signature Date

Fees and charges apply. Terms and conditions and information about interest rates and fees and charges are available on application or request.

Office Use Only	Job No. & Date	Date provided	Op. Name	Op. No. Signature
Fees and Charges Brochure Issue Code: Fees				
Credit Card Terms and Conditions				
Privacy Notice Issued				
FSG issued				
AML KYC Verified (Account Holder)				
AML KYC Verified (Additional Cardholder)				