Credit Card Account Request Form

Police & Nurses Limited ABN 69 087 651 876 AFSL 240701 Australian Credit Licence 240701
Level 6, 556 Wellington Street, Perth WA 6000 | PO Box 8609, Perth BC, Western Australia 6849
T 13 25 77 | **W** pnbank.com.au

Product Required

Product Selected: Select product

IMPORTANT INFORMATION

You acknowledge that by signing this form, you have received a copy of the following documents and have read, understood and accept the:

- **Credit Card Key Fact Sheet**
- **Privacy Statement and Consent overleaf**

Note: Your application for a P&N Bank credit card cannot be completed until the Credit Card Request Form is signed and returned to us. Please complete and sign this form and return to P&N Bank at any one of our branches, in person or by email* to your loan consultant.

*If you choose to email a copy of any documentation to us, you do so at your own risk. As emails are an unsecured method of communication, there is a risk your email could be viewed by others if it is intercepted or sent to an incorrect email address, and P&N Bank assumes no responsibility for this. If you have concerns about emailing information to us, please return this form by other means.

MEMBER DETAILS

Primary Cardholder

Member number _____

Title _____ Surname _____

Given name/s _____ Date of birth _____

Home address _____ Suburb _____ State _____ Postcode _____

Postal address _____ Suburb _____ State _____ Postcode _____

Phone: Home _____ Mobile _____

Email _____

CREDIT CARD KEY FACT SHEET

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

Product Name	& Visa Platinum*	P&N Bank Visa Platinum	P&N Bank Visa Classic
Minimum credit limit	$6000	$6000	$1000
Minimum repayments	The minimum repayment will be 3% of the closing monthly balance	The minimum repayment will be 3% of the closing monthly balance	The minimum repayment will be 3% of the closing monthly balance
Interest free period	Up to 45 days interest free on purchases only	Up to 45 days interest free on purchases only	Up to 45 days interest free on purchases only
Interest on purchases	7.72% pa	11.99% pa	11.99% pa
Interest on balance transfers	7.72% pa	11.99% pa	11.99% pa
Interest on cash advances	19.99% pa	19.99% pa	19.99% pa
Annual fee	$99.00 - Waived for as long as you hold an & Home Loan	$99.00	$49.00
Late payment notification fee	$5.00	$5.00	$5.00

*This product is only available for members who hold an existing eligible & Home Loan.

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 www.pnbank.com.au 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 pnbank.com.au or by contacting us on 13 25 77.

PRIVACY STATEMENT AND CONSENT

This Statement explains how Police & Nurses Limited (P&N Bank) (13 25 77, pnbank@pnbank.com.au) and its related bodies corporate (we, us, our) collect, use and disclose personal information and send communications about products and services.

WHAT IS PERSONAL INFORMATION?

Personal information is any information or opinion (whether true or otherwise) about an identified individual, or an individual who is reasonably identifiable. Your personal information includes information such as your name, contact details, your interactions with us (such as transactions on your account) and your credit related information (such as your credit history, and information contained in a credit report about you). It may also include information about you that is publicly available.

PROVIDING INFORMATION ABOUT ANOTHER PERSON

When you give us personal information about another person (including an additional cardholder) you represent that you are authorised to do so and agree to inform the person that we have collected their information from you and of the contents of this Privacy Statement and Consent.

PURPOSES FOR WHICH WE COLLECT AND USE PERSONAL INFORMATION

You agree that personal information you supply to us may be held and used by us to assess, complete and process an application you make (or, if relevant, for which you are an additional cardholder or representative) - including to assess your credit worthiness where you apply for credit, execute your instructions, manage our relationship with you, comply with legislation or regulatory requirements, for internal processes including product development, strategic planning, risk management and pricing, to meet our obligations in relation to external payments, credit reporting systems, government bodies and our funding arrangements, and identify and (unless you tell us not to) contact you to discuss other products that may be of interest to you.

The information we collect about you may also include sensitive information (for instance information about your health) where we collect it for a specific purpose, for example in assessing whether you have a pre-existing medical condition for insurance purposes. We are required by the *Anti-Money Laundering and Counter Terrorism Financing Act 2006* and the *National Consumer Credit Protection Act 2009* to learn about and verify a prospective borrower's financial situation. We collect information about tax residency of other countries in order to help us comply with taxation laws including the Common Reporting Standard, Foreign Account Taxation Compliance Act and non-resident withholding tax requirements, which have been incorporated into Australian taxation laws.

Without your information we may not be able to provide you with a card.

YOUR CONSENT

By applying for a product or service with us:

- You consent to us collecting your personal information (including credit-related information and sensitive information) for the purpose described above. Without your information we may not be able to provide you with the services or products you require.
- Unless you, as a card applicant, tell us not to, you consent to us using your personal information (Including information we collect from others) to advertise or promote products, services, or business, or investment opportunities we think may be of interest to you, including by:
    - contacting you by telephone (notwithstanding registration at any time of your telephone number on the Do Not call Register) or writing to you; and
    - sending commercial electronic messages to any electronic device which you provide or for which you are responsible (and in that regard you warrant that you have authority, either as or on behalf of the electronic account holder, to provide this consent and agree that until you withdraw your consent by providing written notice to us or using an unsubscribe facility in the message, we may continue to send commercial electronic messages to those addresses).

You can ask us not to contact you about products and services and not to disclose your information to others for that purpose by calling us on 13 25 77.

EXCHANGE OF PERSONAL INFORMATION GENERALLY

We may exchange personal information about you with other persons to verify that it is correct (for example your employer); our related bodies corporate, assignees, agents, contractors and external advisers; organisations for verifying your identity; credit reporting bodies and other credit providers; your agents, advisers, executors, administrators, guardians or attorney; law enforcement, regulatory and governments bodies; anyone who introduces you to us; reward program providers, third parties providing fraud detections services; payment system operators; your and our insurers and their underwriters; any person we consider necessary to execute your instructions; 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 and additional cardholders, financial institutions, and debt collections agencies.

EXCHANGE OF PERSONAL INFORMATION WITH CREDIT PROVIDERS

You, as a card applicant, agree we may collect personal information about you from, and/or disclose it to, other credit providers for the purpose of:

- assessing an application for credit;
- collecting overdue payment, managing credit, helping you avoid default on credit obligations and taking action in the event of your fraud and other serious credit infringement; and
- providing or managing transferred loans.

EXCHANGE OF PERSONAL INFORMATION WITH CREDIT REPORTING BODIES

You, as a card applicant, agree we may collect personal information about you from,and/or disclose it to, credit reporting bodies (**CRBs**), including by:

- disclosing any failure by you to meet you payment obligations in relation to consumer credit and the fact that you have committed fraud or other serious credit infringement;
- obtaining commercial credit information in order to assess and application by you for consumer credit.

The CRBs we use include Equifax (equifax.com), Experian (experian.com.au) and Illion (Illion.com.au) and you can find their privacy policy and contact details by visiting their websites.

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

You can ask a CRB not to use or disclose credit information it holds about you for a period of 21 days (called a "ban period") without your consent if you believe on reasonable grounds that you have been or likely to be a victim of fraud, including identity fraud. As a card applicant, you agree to us accessing your personal information (including consumer credit information) held with a CRB, even if there is a ban period in place, for the purposes of assessing an application for credit or in order to collect overdue payments.

CRBs may use credit information they hold to respond to requests from us or other credit providers to "prescreen' you for direct marketing. You can ask a CRB not to do this. However, as a card applicant you may still receive direct marketing from us (unless you ask us not to) that has not been "pre-screened".

TRANSFER OF PERSONAL INFORMATION OVERSEAS

We may disclose your personal information (including credit-related information) to our systems support and administrative service providers located overseas. The countries to which this information may be disclosed may include the Philippines, the Netherlands, the United States of America and the United Kingdom.

EXCHANGING CREDIT-RELATED INFORMATION WITH CREDIT REPORTING BODIES

If you apply for credit or provide a guarantee, agree we may collect and disclose personal information about you from, and/or disclose it to, credit reporting bodies (CRBs), including by:

- disclosing and obtaining information about your credit worthiness;
- disclosing and obtaining information about your credit history, including about your consumer credit liability information and repayment history information;
- disclosing any failure by you to meet your payment obligations in relation to consumer credit and the fact that you have committed fraud or other serious credit infringement; and
- obtaining commercial credit information about you in order to assess an application by you for consumer credit.

Further, to enable us to verify your identity, we may disclose your name, date of birth and residential address to a CRB for the purpose of obtaining an assessment of whether that personal information matches information held by the CRB.

ACCESS, CORRECTION AND OUR PRIVACY POLICY

You have rights to access and seek correction of personal information we hold about you, and make a complaint about a breach of your privacy rights, by contacting our Member Advocate on 13 25 77 or at info@pnbank.com.au.

Our Privacy Policy contains information about how you may do these things and how we deal with complaints. Our Privacy Policy is available at www.pnbank.com.au.

AUTHORITY

Consent for Electronic Delivery of National Credit Code Documents

☐ I consent to receiving electronic documents from P&N Bank which includes my credit contract, any subsequent variations and any pre-contractual disclosure documents and information statements.

By consenting to receive these documents electronically, I understand that:

- You may not give me these documents in paper form unless I withdraw my consent to receive documents electronically.
- I must regularly check for electronic communications from you.
- I am required to have appropriate hardware and software to securely access, view and save the electronic documents.
- I can withdraw this consent at any time and revert to receiving paper documents.
- The email address that will be used to electronically communicate with me will be the nominated email address provided in this form.

Account Holder/Primary Cardholder

By signing below, I authorise and request P&N Bank to open a credit account and to issue me with the appropriate credit card to operate the requested account. I confirm I intend to use the card for personal purposes only and agree to the Privacy Statement and Consent below.

Primary cardholder signature

X

Date

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