

QBANK Credit Card Application



QPCU Limited T/A QBANK
Level 1, 231 North Quay, Brisbane Qld 4000. PO Box 13003, George Street Qld 4003.
Phone: 13 77 28 Fax: 3236 2194. Email: info@qbank.com.au Website: qbank.com.au
ABN 79 087 651 036 AFSL/Australian Credit Licence No. 241413

Account features of proposed credit card

- Low interest rate
- Up to 55 days interest free
- Accepted worldwide wherever Visa is accepted
- Repayments due on the 11th of each month
- No annual fee

Primary Cardholder Details

Bluey Card

Desired credit limit \$

Are you eligible for the Recruit offer? Yes No

What is the purpose of this credit card (and any additional information)?

Initial Approval Criteria

Before you complete this application please be sure each applicant can answer YES to the following questions:

Are you 18 years of age or older? Yes No Is your household income over \$20,000 (\$15,000 if pensioners)? Yes No
Are you a permanent Australian resident? Yes No Are you a QBANK shareholder? Yes No

If you have answered NO to any of the above questions, please contact us on 13 77 28 to discuss before completing this application.

1. Personal Details - Applicant 1

Title Surname

Given names

Membership number Date of birth / /

Driver's licence number

Residential Address (PO Box not acceptable)

Time at this address: Yrs Mths

Phone no. Home Work

Mobile

Email

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

Time at this address years

Postal Address (if same as residential address, please leave blank)

Marital status 1 Single, 2 Married, 3 Defacto, 4 Separated/
Divorced, 5 Widowed

Number of dependants Ages

Name of nearest relative and one friend (not living with you)

Full Name

Phone

Address

Full Name

Phone

Address

2. Personal Details - Applicant 2

Title Surname

Given names

Membership number Date of birth / /

Driver's licence number

Residential Address (PO Box not acceptable)

Time at this address: Yrs Mths

Phone no. Home Work

Mobile

Email

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

Time at this address years

Postal Address (if same as residential address, please leave blank)

Marital status 1 Single, 2 Married, 3 Defacto, 4 Separated/
Divorced, 5 Widowed

Number of dependants Ages

Name of nearest relative and one friend (not living with you)

Full Name

Phone

Address

Full Name

Phone

Address

3. Employment Details - Applicant 1

Employment/Income details may be verified with employer/
accountant

Employer's name/Accountant's name (if self-employed)

Employer's/Accountant's phone no. Location

Current occupation and start date

Employment status: Full-time Part-time Casual

Retired Self employed Other

Previous occupation

Time with previous employer Years Months

4. Employment Details - Applicant 2

Employment/Income details may be verified with employer/
accountant

Employer's name/Accountant's name (if self-employed)

Employer's/Accountant's phone no. Location

Current occupation and start date

Employment status: Full-time Part-time Casual

Retired Self employed Other

Previous occupation

Time with previous employer Years Months

5. Financial Details

Individual Application: Please state the total amounts for each of the items listed below and indicate if joint with another person.
Joint Application: Please state the total amounts for each of the items listed below.

Salary/Income

First applicant's gross annual salary	\$
Second applicant's gross annual salary	\$
Other gross annual income	\$
<i>Please include last 2 pay slips or if self employed, last 2 years tax returns and assessment notices and evidence for all other income</i>	

Assets

Real estate property	\$
Motor vehicles or boats	\$
Savings/shares/investments/superannuation	\$

Residential Status

Home owned/being purchased Renting Living with parents Government housing Other

Liabilities/Commitments

Description	Institution	Monthly Payments	Total Owing
Mortgage or rent		\$	\$
Car loans		\$	\$
Personal loans		\$	\$
Other commitments		\$	\$

Credit Cards/Store Cards/Overdrafts

Card type (e.g. Visa, or overdraft)	Issuer (e.g. QBANK/ANZ)	Credit Limit	Current Balance
		\$	\$
		\$	\$
		\$	\$
		\$	\$

6. Balance Transfers

Please read the Balance Transfer Terms and Conditions included in this application before applying.

Yes, I/we would like to transfer the amount nominated below (or an amount subsequently advised) from another credit or store card(s) to my/our new QBANK Card Account if approved.

Card 1 Account name

Card issuer Card type

Account/Card no.

Exact amount to be transferred Limit

Card 2 Account name

Card issuer Card type

Account/Card no.

Exact amount to be transferred Limit

I/We accept that it is my/our responsibility for paying any residual balance and for closure of the above account/s following transfer of the requested amount to my/our QBANK credit card.

Balance Transfer Terms and Conditions

QBANK 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)) can request a balance transfer to your Card Account.

Your balance transfer will only be processed once you activate your QBANK Bluey Card Account. Payments to nominated credit/store card issuer(s) will usually be made within 14 business days of us receiving your balance transfer request. Please note we are not responsible for any delays in processing your request. Until then, you must continue to make payments on your nominated account(s) in accordance with the terms and conditions of those accounts. You are also responsible for paying any remaining balance, interest, fees and charges after the transfer. If the balance transfer is processed, it will appear on your next statement of account. QBANK reserves the right to refuse a balance transfer for any reason, including but not limited to:

- the balance you wish to transfer relates to other QBANK loans or overdrafts
- the balance you wish to transfer relates to credit cards and/or store cards issued outside Australia
- the balance transfer will result in the balance of your Card Account reaching or exceeding 95% of its Credit Limit
- you are in default of the QBANK Bluey Card Conditions of Use or
- if the credit and/or store card account(s) from which you wish to transfer a balance(s) is/are in default at the time we receive this application.

If the amount you wish to transfer will cause you to exceed the Credit Limit on your Card Account, QBANK may only transfer such amount so that your Card Account will reach 95% of its Credit Limit.

We will treat all balance transfers as a purchase. Interest applies to the amount of the balance transfer starting from the date the balance transfer request was approved and processed.

Any promotional offers for balance transfers are only valid if your request for a balance transfer is made during the promotional offer period and made in the manner specified by the promotion.

Please refer to your Bluey Card Conditions of Use for the rest of the provisions on balance transfers.

7. Automatic Repayment Option

Yes. Please arrange for my minimum payment due to be automatically paid monthly from my S1 or S6 account:

Member no:

Yes. Please arrange for my total outstanding balance to be automatically paid monthly from my S1 or S6 account:

Member no:

8. Additional Cardholder *(Optional)*

Would you like an additional card on the same account? Yes No

Please provide the following details (additional cardholders must be 16 years of age or over) and ensure Additional Cardholder signs below.

Title Surname Given names

Member no. Date of birth / /

Please note, you incur liability for transactions performed on your card account by the Additional Cardholder. Please read the Bluey Card Conditions of Use for further information.

Please note, if the Additional Cardholder is not a signatory to another account at QBANK it will be necessary to complete documentation certification statement to verify their identity under the Anti Money Laundering and Counter Terrorism Financing Act 2006.

Signature of Additional Cardholder

9. Authority

I/We nominate:

to receive notices and other documents under the National Credit Code on behalf of me/all of us. Both borrowers can advise QBANK at any time to receive directly a copy of any notice or other document, or to cancel this nomination. By completing this section, the borrowers acknowledge that they are giving up the right to be provided with information separately.

I/We agree that the activation of my/our QBANK Bluey Card will amount to my/our acceptance of all relevant QBANK Bluey Card Conditions of Use.

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

I/We consent to the receipt of all QBANK account statements and notices via online banking and agree to check these statements.

Yes No

Over Limit Charges

I/We understand that QBANK may impose a fee and or a higher interest rate in the event that I/we exceed my/our credit limit. Any such charges will be set out in QBANK's 'Lending Fees and Charges' brochure, available online or on request. I/We consent to the imposition of such charges and understand that I/we may withdraw this consent at any time. I/We acknowledge the continued use of the product may be refused if such consent is withdrawn.

By signing this application, you acknowledge having read and understood the permission to obtain and disclose information. You authorise the persons and organisations named above to give and obtain the information in the ways specified above until the credit is repaid in full.

Applicant 1 signature

Date

Applicant 2 signature

Date

Additional information *(if required)*

Please return this application by either
Mail: QBANK
PO Box 13003 George Street, Queensland
Fax: (07) 3211 3683

Key facts about this Credit Card

Current as at: 19 January 2018

QPCU Limited T/A QBANK

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

Description of Credit Card

Product Name	Bluey Visa Card
Minimum credit limit	\$1,000
Minimum repayments	Greater of \$25 or 2% of balance
Interest on purchases	11.99% p.a.*
Interest-free period	Up to 55 days
Interest on cash advances	11.99% p.a.*
Balance transfer interest rate	0.00% p.a.* for 12 months from the transfer date.
Annual fee	Nil
Late payment fee	\$8
Cash Advance fee	\$4 per transaction

*Interest rates current as at the date of this document (19 January 2018) and are subject to change without notice. For current interest rates, please refer to our website qbank.com.au

There may be circumstances in which you have to pay other fees. You can only be charged a fee for exceeding your credit limit if you separately agree to being charged that fee. A full list of current fees applicable to this credit card can be obtained from qbank.com.au/rates-fees

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 qbank.com.au or by contacting us on 13 77 28.

The logo for QBANK, featuring the word "QBANK" in a bold, sans-serif font. The letter "Q" is stylized with a dot in the center, and the letter "K" has a vertical line through its stem.