



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

Form LAPV  
Op No:  
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 Details** Applicant 1: Home: ..... Work: ..... Mobile: ..... Email:.....  
Applicant 2: Home: ..... Work: ..... Mobile: ..... Email:.....

**VISA Credit Account:**  **Classic Credit**  **Low Rate Credit**  
**VISA credit card limit** application for: \$500 (Low Rate only) \$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 National 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 National 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			
<b>Total</b>			
<b>Total combined income</b>			
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			

Expenditure	Per fortnight: Applicant 1	Per fortnight: Applicant 2	Comments
Telephone			
Internet access			
Foxtel/streaming subscription			
Entertainment			
Recreation/sport			
Credit cards			
Store cards			
<b>Total</b>			
<b>Total combined expenditure</b>			
<b>Net combined surplus/deficit</b>			

**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)		\$
<b>Total</b>		<b>\$</b>

Liability	Lender	Monthly repayment	Amount Owing	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)		\$	\$	
<b>TOTAL</b>		<b>\$</b>	<b>\$</b>	

**CREDIT CARD BALANCE TRANSFER**  Please transfer my balance from my other credit/store card (attach most recent statement)

**Conditions apply:** all other criteria, conditions, fees and charges applicable to your NICU VISA credit account remain unchanged. The balance transfer rate applies to any balance(s) transferred for the balance transfer period. The variable purchase rate applies to balance(s) transferred but left unpaid after the end of the balance transfer period expires. NICU is not liable for any late payment/fee/interest resulting from this transfer facility. You are responsible for the other card facility and any remaining balance. Please note: to obtain interest free days on purchases you must pay the closing balance in full (including any balance transfer amount) by the statement due date each month.

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

Transfer amount: \$.....

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

Transfer amount: \$.....

**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:** Please refer to the attached Privacy Statement, which is yours to keep.

**FUTURE OFFERS TO INCREASE YOUR CREDIT LIMIT:** Would you like us to contact you in the future when you may be eligible to increase your credit limit? Your consent applies to the credit card listed above, and you can provide or withdraw your consent at any time by emailing PrivacyOfficer@nicu.com.au or phoning the Privacy Officer on 1300 65 65 81. Offers and requests to increase limits are subject to credit criteria and assessment.

Yes, you may contact me about increasing my credit card limit from time to time

Signature: ..... Name: ..... Date: .....

Signature: ..... Name: ..... Date: .....

I Consent to your Obtaining a Credit Reference Check for me

OFFICE USE:  Signature verified Op no.:..... Initials: ..... Date: .....

**STOP! Have you attached all proof of income (such as payslips) and copies of bank account and card statements to this application?**



## NORTHERN INLAND CREDIT UNION PRIVACY STATEMENT

Northern Inland Credit Union Ltd ABN 36 087 650 422 AFSL 235022 Australian credit licence 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 Mutual Banking 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](http://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 3<sup>rd</sup> party product suppliers including, though not limited to, QBE, 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 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](mailto:privacyofficer@nicu.com.au)