

CREDIT CARD APPLICATION



Before completing this application, you must be able to answer YES to these two questions (tick for YES):

Are you at least 18 years of age? Are you an Australian Resident?

Are you a Member of SERVICE ONE Mutual Limited? Yes—Member No. No

1: Product type—SERVICE ONE Alliance Bank Credit Card

2: Credit limit—credit limit requested (minimum amount \$500): \$

Purpose of application: General purpose Other purpose—please provide details below:

Change of circumstances (only complete for credit limits over \$10,000)

Do you know of any foreseeable significant changes to your circumstances that will lead to changes in your ability to make your repayments?

No Yes—details of significant change

How will this change be addressed?

3: Applicant personal details

Title

First name

Middle name(s)

Surname

Date of birth / /

Driver's Licence No.

Gender Male Female

Status Single Married De-facto

Separated Divorced Widowed

Age(s) of any dependent(s) years

Residential address

Postal address (if different from above)

Number of years at current address

Number of addresses in last 5 years

How can we contact you? Phone Email

Home phone number

Work phone number

Mobile phone number

Email address

Previous address (if at current address less than 5 years)

Name of relative or friend (not living with you)

Address of relative or friend

Phone number

Relationship

eStatements will be automatically generated for you through Internet banking. As such you can opt out of having paper statements posted to you by ticking the following box:

SERVICE ONE Mutual Limited ACN 095 848 598 (SERVICE ONE) is an agent of Bendigo and Adelaide Bank Limited (Bendigo Bank)
ACN 068 049 178 AFSL/Australian Credit Licence 237879 in the distribution of SERVICE ONE Alliance Bank branded products and services.
SERVICE ONE also has arrangements with other third parties as detailed in the Financial Services Guide.

SERVICE ONE Alliance Bank branded deposits and loans are deposits and loans of Bendigo Bank. SERVICE ONE Alliance Bank® is a registered trade mark of Bendigo Bank.

4: Applicant employment details

Occupation

Employer name

Employer address

Date joined

Work mobile

Employer phone number

NOTE: we may need to contact your employer to confirm your details and income. Are you:

- Full-time Part-time Casual Contract
 Self-employed

Previous employer (if less than 5 years)

Years at previous employer

Number of employers in last 5 years

5: Foreign Accounts Tax Compliance Act (FATCA) - completion of all questions is mandatory

Are any applicants Citizens or Residents of the US for tax purposes? No Yes^

Is the Entity created in the US, established under the laws of the US or a US taxpayer? No Yes^

Is the Entity a Financial Institution? No Yes^

Are any controlling persons of an Entity Citizens or Residents of the US for tax purposes? No Yes^

^FATCA Details Form to be completed

For companies, trusts and partnerships a controlling person is an individual who is a shareholder, trustee, beneficiary, settlor or partner AND who owns 25% or more of the Entity, controls 25% or more of the voting rights including a power of veto, or holds the position of senior managing official of the Entity. For associations and co-operatives a controlling person is also an individual who is entitled to 25% or more of the assets of the Entity upon dissolution.

6: Financial details

Total annual income (before tax)

Other regular income (annual)

Source of other income (e.g. rent, Government payment, dividends):

Asset	Value	Full monthly payment	Loan balance outstanding	Loan limit if applicable	Is facility interest only?	Debt held with (lender, financial institution etc.)
Residential property (owner occupied, investment, vacant land)						
	\$	\$	\$	\$	Y / N	
	\$	\$	\$	\$	Y / N	
	\$	\$	\$	\$	Y / N	
Vehicles (year, make, model)						
	\$	\$	\$	\$	Y / N	
	\$	\$	\$	\$	Y / N	
Personal loans						
		\$	\$	\$	Y / N	
		\$	\$	\$	Y / N	
Credit/store cards						
		\$	\$	\$	Y / N	
		\$	\$	\$	Y / N	
		\$	\$	\$	Y / N	
Other						
		\$	\$	\$	Y / N	
		\$	\$	\$	Y / N	
Rent/board		\$				
Household contents	\$					
Superannuation	\$					
Shares	\$					
Savings	\$					
Other	\$					

7: Declared living expenses—existing loans and credit card repayments are not to be included in this calculation

Below is a list of common living expenses—please complete expenses in the relevant payment frequencies field.

Expenses	Weekly	Fortnightly	Monthly	Quarterly	Annual	Total
Groceries/alcohol/cigarettes	\$	\$	\$	\$	\$	\$
Clothing	\$	\$	\$	\$	\$	\$
Council rates/body corporate fees	\$	\$	\$	\$	\$	\$
Car registration	\$	\$	\$	\$	\$	\$
Car insurance	\$	\$	\$	\$	\$	\$
Petrol & maintenance	\$	\$	\$	\$	\$	\$
House &/or contents insurance	\$	\$	\$	\$	\$	\$
Health insurance	\$	\$	\$	\$	\$	\$
Life insurance	\$	\$	\$	\$	\$	\$
Utility (gas/electricity/water)	\$	\$	\$	\$	\$	\$
Telephone (including landline, mobile and Internet)	\$	\$	\$	\$	\$	\$
Transportation (bus/train/tram/taxi/tolls)	\$	\$	\$	\$	\$	\$
Education expenses (fees/books/stationery)	\$	\$	\$	\$	\$	\$
Out of pocket childcare expenses	\$	\$	\$	\$	\$	\$
Subscriptions (newspapers, magazines, Pay TV, gym memberships)	\$	\$	\$	\$	\$	\$
Entertainment (eating out, holidays, sports, hobbies)	\$	\$	\$	\$	\$	\$
Other (child support etc.)	\$	\$	\$	\$	\$	\$
Other	\$	\$	\$	\$	\$	\$

Total living expenses (yearly) \$	Total living expenses (monthly) \$	Your share (monthly) \$
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8: Balance transfer request

Do you wish to transfer the balance of another credit card to your SERVICE ONE Alliance Bank Credit Card?

Yes—please complete details below No—move to section 9

I wish to transfer \$ or the closing balance

Card account name Bank name

BPAY Biller Code BPAY Reference Number

Having regard to your existing card's interest rates and fees, will this balance transfer reduce your costs?

Yes No—why are you transferring the balance?

9: Additional Cardholder—Authority to Operate (if required)

You have the option of appointing an Additional Cardholder to this account. The person must be 16 years of age or older. The Additional Cardholder has the authority to operate the account as detailed in the Credit Card Terms and Conditions (clause 21). If you wish to have more than one Additional Cardholder, you will need to complete the Credit Card Authority to Operate—Additional Cardholder form.

Title

First name

Middle name(s)

Surname

Date of birth

Driver's Licence No.

Residential address

Home phone number

Work phone number

Occupation

Is the Additional Cardholder a SERVICE ONE Member?

No—identification to be provided, sighted and captured

Yes—Member No.

NOTE: Only the primary cardholder will receive account statements unless otherwise requested.

10: Declaration

Have you ever been declared bankrupt or had any judgements, defaults or legal proceedings taken out against you?

No Yes—date declared Date discharged

Details

I would like to protect my credit card repayments—please provide a Loansure quote*.

IMPORTANT: I/We have read and understood everything, including the disclosures on this form.

APPLICANT SIGNATURE

ADDITIONAL CARDHOLDER SIGNATURE (if applicable)

*Loansure is issued by Insurance Australia Limited ABN 11 000 016 722 AFSL 227681 trading as CGU Insurance.

Privacy Disclosure Statement and Privacy Act Authorisation

SERVICE ONE Mutual Limited (SERVICE ONE) ACN 095 848 598 has a strategic alliance with Bendigo and Adelaide Bank Limited (Bendigo Bank) ACN 068 049 178 AFSL/Australian Credit Licence 237879. We act as an agent of Bendigo Bank and Bendigo Bank is the credit provider in relation to the credit products obtained through us. We therefore share all personal information we collect in relation to credit products, and applications for credit products, with Bendigo Bank. The information that follows describes how we and Bendigo Bank collect, use and disclose personal information, and all references in it to 'we', 'us' and 'our' are references to both us and Bendigo Bank unless otherwise stated.

1. Collection of your personal information and credit-related personal information

We collect your personal information and credit-related personal information to assess your application, to provide you with the product or service that you have requested and to assess any future applications for products or services you may make to us or our related entities. If you are a guarantor we collect your personal information and credit-related personal information to assess whether to accept you as a guarantor for credit applied for, or provided to, the borrower. Collection of some of this information is required by the Anti-Money Laundering and Counter-Terrorism Financing Act 2006. If you provide incomplete or incorrect information we may be unable to provide you with the product or service you are applying for.

2. Collection of personal information and credit-related personal information about third parties

We may need to collect personal information and credit-related personal information about a third party from you as part of this application. If we do this, you agree you will advise that person that we have collected their information, and that in most cases they can access and seek correction of the information we hold about them.

3. Use and disclosure of your personal information and credit-related personal information

We may use your personal information and credit-related personal information to perform our business functions (for example internal audit, operational risk, product development and planning). We may also use your personal information to confirm your details (for example, contacting your employer to confirm your employment and income details). We treat your personal information and credit-related personal information as confidential and only disclose it to others where necessary. For example, we usually disclose your information to organisations to whom we outsource functions such as mailing and printing houses, IT providers, our agents and specialist advisers such as accountants and solicitors. Other disclosures usually include joint account holders, account operators and account applicants, credit reporting bodies (as defined below), insurers, intermediaries, valuers, debt collection agencies and government authorities. Your information may also be disclosed to our related entities or other third parties on whose behalf we provide products and services, where its confidentiality will be maintained at all times. Other agents of Bendigo Bank using the Alliance Bank® registered trademark could potentially access your personal information and credit-related personal information by reason of their access to Bendigo Bank's online systems. However, they are bound by contractual obligations to Bendigo Bank that prohibit them from accessing such information.

4. Disclosure of personal information and credit-related personal information to overseas organisations

Some of the organisations we disclose your personal information and credit-related personal information to may be located overseas. Where an organisation is located overseas we will either take reasonable steps to ensure that it complies with Australian privacy laws or we will seek your consent to the disclosure.

5. Access to and correction of your personal information and credit-related personal information

In most cases you can gain access to and seek correction of your personal information and credit-related personal information. Should you wish to do so, or if you have any queries about your information, please contact SERVICE ONE on 1300 361 761.

6. Direct marketing

We may use your personal information and credit-related personal information to inform you about financial products and services that are related to those you have with us or other products and services we think you may be interested in. These may be products and services provided by us, our related entities or other entities we are associated with. If you do not wish to receive any marketing material from us please tick here:

7. Collection, use and disclosure of your credit-related personal information

By signing this application you agree that we can do all of the following:

a. Commercial credit-related personal information

Seek and use commercial credit-related personal information to assess an application for consumer credit or commercial credit.

b. Consumer credit-related personal information

Seek and use consumer credit-related personal information to assess an application for consumer credit or commercial credit.

c. Collection of overdue payments

Seek and use a credit report provided by a credit reporting body to collect overdue payments.

d. Exchange of information between credit providers or former credit providers

Seek from and use or give to another credit provider (including a credit provider who has lent money on the same security) any information or opinion about credit worthiness, credit standing, credit history or credit capacity.

e. Exchange of information with intermediaries

Seek from and use any consumer or commercial credit-related information from or disclose that information to, any introducer, financial adviser, accountant, mortgage manager, lawyer, or other intermediary (including any intermediary mentioned as part of this application form) acting in connection with any credit applied for or provided.

f. Provide credit information to credit reporting bodies

In this privacy disclosure statement, 'credit reporting body' means each of the following organisations (whether acting individually or together):

Equifax Pty Ltd
PO Box 964
NORTH SYDNEY NSW 20259
Public enquiries: 1300 762 207
Website: mycreditfile.com.au

Dun & Bradstreet Australia
PO Box 7405
St. Kilda Road
MELBOURNE VIC 3004
Public enquiries: 1300 734 806
Website: checkyourcredit.com.au

We give credit information to a credit reporting body. Credit information is defined in the Privacy Act and includes, to the extent applicable in any particular circumstances:

- identification information;
- consumer credit liability information;
- repayment history information;

Privacy Disclosure Statement and Privacy Act Authorisation (continued)

- a statement that an information request has been made in relation to you by us, or a mortgage insurer or trade insurer;
- the type of consumer credit or commercial credit, and the amount of credit, sought in an application:
 - that has been made by you to us; and
 - in connection with which we have made an information request in relation to you;
- default information;
- payment information;
- new arrangement information;
- court proceedings information;
- personal insolvency information;
- publicly available information:
 - that relates to your activities in Australia or the external Territories and your credit worthiness; and
 - that is not court proceedings information about you or information about you that is entered or recorded on the National Personal Insolvency Index;
- our opinion that you have committed, in circumstances specified by us, a serious credit infringement in relation to consumer credit provided by us to you.

The credit reporting body may include the information given by us in reports provided to other credit providers to assist them to assess your credit worthiness. The credit reporting body has a policy for managing your credit information that you may access by contacting them. In some cases a credit reporting body may use your information for pre-screening your eligibility to receive direct marketing from us or other credit providers. If you do not want a credit reporting body to do this contact the credit reporting body.

Where you believe on reasonable grounds that you have been or are likely to be a victim of fraud you may request a credit reporting body not to use or disclose your information.

g. Provide information for securitisation

Disclose any report or information to another person in connection with funding by means of an arrangement involving securitisation.

h. Provide information to guarantors

Disclose any information to any person who proposes to guarantee or has guaranteed repayment of any credit provided.

8. Provide personal information to CUSCAL Ltd (CUSCAL)

We may disclose your personal information to CUSCAL so that CUSCAL can provide electronic payment services to us. Without your personal information, CUSCAL may not be able to provide the services to us.

Generally CUSCAL will collect and use your personal information for the following purposes:

- complying with legislative and regulatory requirements such as anti-money laundering laws;
- performing administrative operations, including accounting, risk management, record keeping, archiving, systems development and testing, and staff training;
- managing their rights and obligations in relation to external payment systems;
- conducting market or customer satisfaction research; and
- developing, establishing and administering alliances and other arrangements (including rewards programs) with other organisations in relation to the promotion, administration and use of their respective products and service.

Subject to what is permitted by law, the types of third parties that CUSCAL may disclose your personal information to include:

- their agents, contractors and external advisers whom they engage from time to time to carry out, or advise on, their functions and activities;
- regulatory bodies, government agencies, law enforcement bodies and courts;
- other organisations with whom they have alliances or arrangements (including rewards programs) for the purpose of promoting their respective products and services (and any agents used by them and their business partners in administering such an arrangement or alliance);
- anyone supplying goods or services to you in connection with a rewards program associated with a facility they provide;
- debt collecting agencies;
- other financial institutions;
- external payment systems operators; and
- their insurers or prospective insurers and their underwriters;

In some cases, they may need to transfer your personal information outside Australia. Countries where their suppliers might hold personal information overseas currently include the United States of America, England and Italy.

If at any time you wish to know what personal information CUSCAL holds about you, you may request your details by writing to the Privacy Officer, Cuscal Limited at GPO Box 4720 SYDNEY NSW 2001.

9. Privacy Policy and Credit Reporting Policy

You should also read our Privacy Policies and Credit Reporting Policies. Our Privacy Policies contain information about:

- a. how you can access and seek correction of your personal information;
- b. how you can complain about a breach of the privacy laws by us and how we will deal with a complaint;
- c. if we will disclose personal information to overseas entities, and where practicable, which countries those recipients are located in.

Our Privacy Policies are available on our websites serviceone.com.au and bendigobank.com.au or by telephoning 1300 361 761. Bendigo Bank's Credit Reporting Policy contains information about:

- a. how you can access and seek correction of your credit eligibility information;
- b. how you can seek correction of your credit information;
- c. how you can complain about a breach of the credit reporting laws by us and how we will deal with a complaint;
- d. if we disclose your credit information or credit eligibility information to overseas entities, and where practicable, which countries those recipients are located in.

Bendigo Bank's Credit Reporting Policy is available on its website bendigobank.com.au or by telephoning 1300 652 220.

Fact Sheet

Key facts about this credit card

Correct as at: 4 October 2017

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



SERVICE ONE Alliance Bank® credit card

SERVICE ONE Alliance Bank credit card description

Minimum credit limit	\$500
Minimum repayments	\$10 or 3% per month, whichever is greater
Interest on purchases	12.24% p.a.
Interest-free period	Up to 55 days
Interest on cash advances	12.24% p.a.
Promotional interest rate	8% p.a. (for first 8 months)
Balance transfer interest rate	12.24% p.a.
Annual fee	\$45.00
Late payment fee	\$15.00

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 the Schedule of Fees and Charges, available at soalliancebank.com.au.

For more information on choosing and using credit cards visit the ASIC consumer website at 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 soalliancebank.com.au/important-information.html.



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